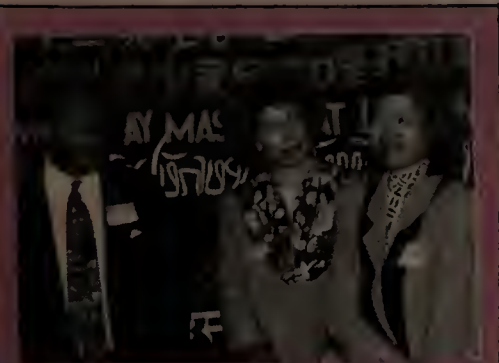


# Asian Shelter Project Begins Fund Drive



City councilor Bruce Bolling (l) with Shelter project co-chairs Susan Weld and Vivien Li at Chinatown luncheon.

The Asian Shelter and Advocacy Project (ASAP) formally began its campaign to raise funds to create the first Asian battered women's shelter with a luncheon in Chinatown last week.

Attended by several city councilors and representatives from diverse Asian American groups, the event was meant to kick-off a fund-raising effort to create the shelter. The organizers of the shelter, which is a project of the Asian Task Force Against Domestic Violence, hope to open the shelter in 1994.

ASAP Advisory Committee co-

chairs Susan Weld, wife of Governor William Weld, and Vivien Li also spoke at the luncheon. The 70-member Advisory Committee has been formed to lead the effort to raise funds to open the shelter. Project coordinator Carmen Chan said the group needs to raise \$200,000 by the end of the year in order to open the shelter in June.

A culturally and linguistically sensitive shelter specifically for Asian women and children who have been victims of domestic violence does not currently exist in the Boston area. Asian women

must currently stay in shelters where English is the primary language spoken, though the Asian Women's Project provides Chinese-, Vietnamese- and Khmer-speaking advocates for Asian women who need to find a shelter.

In 1991, over 30 percent of the women killed as the result of domestic violence were Asian, though Asians only make up 2.4 percent of the state's population.

The shelter planned by the group will include:

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週舢

## SAMPAN

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The Only Bilingual Newspaper Published in New England Serving the Asian Community



## Garment Union Fights Alleged Shop Violations

Garment workers, politicians, and community workers held a rally in front of the Fashion B garment shop on Chauncy Street in Chinatown Tuesday, calling on the shop's owner to abide by an agreement to pay union wages and benefits to his workers.

The International Ladies Garment Workers Union - AFL-CIO (ILGWU) last month filed a complaint with the National Labor Relations Board (NLRB) charging that Fashion B, owned by Philip Huang, was violating a union agreement by not paying union wages and benefits. The union has alleged that Fashion B and Fashion A - a

union shop on Harrison Ave that opened last year with the help of the ILGWU and the city - are in fact the same shop and are in violation of federal "alter ego" statutes.

Following an investigation, the NLRB recently authorized a complaint against Fashion B and will seek to prosecute the firm for violation of federal labor laws, according to union officials. "This is a classic sweatshop of the worst kind," said the union's attorney, Mary Sullivan, who alleged that Huang is paying some workers \$1 and \$2 an hour and not paying any benefits.

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## Council Approves Garage/Center Plan

### But Three Groups Will Fight BRA Approval

Despite the presence of a significant number of community members opposing the construction of a 455-car New England Medical Center parking garage on Oak Street, the Chinatown/South Cove Neighborhood Council went ahead this week and approved the plan, which also includes a \$1.8 million payment to the community.

However, the directors of three of the Chinatown organizations that rejected the plan say they will continue to fight the proposal, which must eventually be approved by the Boston Redevelopment Authority (BRA). A community meeting has been called for Monday May 24 at 6 pm in the cafeteria of the Josiah Quincy School on Washington Street to discuss the matter.

"We're going to strategize," said Michael Liu, executive director of the Asian American Resource Workshop (AARW), following the Neighborhood Council vote. "We're going to still fight this thing. This is too amazing." Liu said last week that the BRA and the Neighborhood Council were the organizations "pushing this thing."

"It's disgusting," added Lydia Lowe, co-director of the Chinese Progressive Association (CPA). "After a whole night of listening to testimony of the community opposed to the proposal, the Council votes in favor... We'll be at the BRA hearing."

Neighborhood Council members who approved the hospital plan, however, saw it differently. "You may not have all the agencies under one roof, but maybe there's a way to use that money to get what you need," said Council co-moderator William Moy before the vote

last week. "Just to blindly say there's not enough money - I don't think people are thinking what this money can do for these agencies," added Moy, who approved the plan.

Another Council member who voted for the plan questioned why the garage issue had not been brought to the community before last week, when three agencies opposing the hospital plan called a community meeting to discuss the matter. Many people attending the meeting said they didn't want a garage in the neighborhood.

The same Council member, who wished to remain anonymous, said the organizations opposing the plan probably would have accepted a garage on Parcel C if the community had received the \$3.5 million requested instead of the \$1.8 million offered by the Medical Center.

The Medical Center proposal offered the neighborhood the choice either to accept \$1.8 million or a 10,000 square-foot center next to the garage on Parcel C. While it's nearly certain that the community will choose the \$1.8 million, it remains uncertain what the community will do with the money. There has been some discussion about using the money to purchase buildings in the Chinatown area for a community center.

In addition to the \$1.8 million, the hospital is also offering the community

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*Inside: Special Sampan Real Estate Feature*

## Melinda Yee Tells Unity Gala Asians Must Vote in Elections

Melinda Yee, special assistant to the Office of Presidential Transition in the Clinton White House, told an audience at last week's 1993 Asian American Unity Dinner that Asian Americans must vote in elections if they hope to have a greater impact on the political process.

The keynote speaker at the May 15 event at the Sheraton Boston Hotel, Yee shared the stage with Governor William Weld and State Attorney

General Scott Harshbarger, said that while Asians are both of whom spoke to the estimated 1,000 people gathered to celebrate Asian Pacific American Heritage Month.

Earlier in the day, as part of the Unity Dinner event, Boston mayoral candidates participated for the first time in a panel discussion of issues of concern to Asian Americans.

Yee, the former national director of Asian Pacific American Political Affairs for the Clinton/Gore '92 campaign,

said that while Asians are qualified to serve at the highest levels of government, "the name of the game is politics" and qualifications alone are not enough.

She said Asians must "be extremely aggressive and assertive" in seeking positions within the new government and that the self-effacing approach of the past won't work. "We have to do all we can to break through that glass ceiling," she said. "I'm con-

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Melinda Yee at the Asian Unity Dinner Gala.



## FROM PAGE ONE

## Council

continued from page 1

55 parking spaces for new housing proposed nearby and \$150,000 for another community project.

The Neighborhood Council voted 12 to 2 to approve the plan, with three members abstaining from the vote and another three absent. Council member Bak-Fun Wong said he abstained from the vote because he had a number of concerns about the proposal, including the fact that Parcel C was the last piece of land set aside for community use in Chinatown. He also expressed concern about how the community will use the money, suggesting that the money may be spent without having anything permanent to show for it in the future.

Wong urged the Council to continue negotiating. "We have to come up with something that's closer to what the community wants," he said.

Mary Soo Hoo and May Chan joined Wong in abstaining from the vote. Jean Chin, executive director of the South Cove Community Health Center, and Joan Cho-Sik, voted against the proposal, drawing cheers from the group opposed to the plan.

Of the six organizations seeking space in the center, four voted to oppose the Medical Center proposal, including the AARW, the CPA, the South Cove Community Health Center, and the Quincy School Community Council. The Asian American Civic Association and the South Cove YMCA approved the Hospital plan, though both suggested they accepted the proposal only because they believed it was the best one the community was likely to get.

All six organizations had members who were part of Chinatown Community Center, Inc. (CCC), the group designated to oversee the development of the community center project which has been negotiating the garage and community center proposal with the Medical Center.

Some people at the meeting expressed surprise that the Council, which often falls in line behind some of its more outspoken members, approved the proposal.

Some of the most visible and influential members of the Council have long supported the YMCA's effort to find a new home. Though it was one of the six organizations originally seeking space in the center, the YMCA - a crucial source of recreational activities for Chinatown youth which is in dire need of new facilities - may already have another site in the community and would possibly not need space in a new community center.

Chinatown and hospital officials have been suggesting that Tufts University may offer the YMCA Posner Hall as a new site for a recreation facility. The Medical Center also said that the \$150,000 offered as part of the garage deal would perhaps go toward the development of the Posner Hall project for the YMCA.

The 24,000 square-foot parcel known as Parcel C was purchased by the BRA from the Medical Center several years ago, specifically to serve as a site for a Chinatown community center. In return the BRA sold the Medical Center land for its \$110 million hospital facility, which is currently under construction.

The land swapping was a way that then-BRA director Stephen Coyle planned to meet the needs of both the institution and the community. To build the community center he had hoped to use linkage funds from downtown development. The onset of the recession, however, led to the demise of a number of downtown projects, which led Coyle to approach Medical Center officials for help, asking them if they could come up with a plan for Parcel C that would meet its own needs and at the

same time offer community benefits.

The result was the current garage and community center plan for Parcel C, which the CCC eventually rejected, saying it couldn't satisfy the needs of the six agencies seeking space. The CCC said it needed between 50,000 and 90,000 square feet but the Medical Center was only offering 10,000 square feet. The Neighborhood Council, however, urged the CCC to continue negotiating with the Medical Center, which said it would withdraw the proposal if the Council didn't vote on it at its May meeting. The CCC then asked the Medical Center to contribute \$3.5 million or a 30,000 square-foot center, but the hospital rejected that offer.

After that offer was rejected, three organizations opposing the proposal called a community meeting to find out how people who use their services felt about the garage/community center plan. As it turned out, many people opposed it.

At that meeting and on Monday night, a number of people suggested that the Oak Street site was an inappropriate location for a garage and that Parcel C was the only remaining land located close to two planned housing projects in the heart of the Chinatown residential district.

Especially opposed to the proposal were Chinatown residents who live on Oak Street, across the street from the site of the proposed parking garage. Some residents berated the Neighborhood Council for not taking their concerns into consideration. "You should think of some people on Oak Street too," said one resident.

Another suggestion was to turn the land into a park until funds could be found to build a community center.

Others opposed to the project, such as several UMass Boston instructors long involved in community affairs, questioned Chinatown's willingness to bow to the demands of the Medical Center. "How can we reward an institution in the middle of Chinatown that does not adequately serve Chinatown residents," said Vivian Wu Wong, an instructor at UMass Boston, who charged that the hospital often lacks translators to serve Asian families.

"They have not been a good neighbor," added Andrew Leong, a lawyer and UMass instructor, who referred to a suit filed by the Medical Center in the late 1980s to try to stop the BRA from transferring an Oak Street building to the Quincy School Community Council. "Just say no, say it now, and say it loud."

Many members of the Neighborhood Council, on the other hand, tended to believe that the Medical Center deal was the best the community could hope to get, given the current state of the economy. There was also the belief that the BRA wanted the project to move forward and would help it along, even if the community rejected the current proposal.

"There's no money out there," said Council co-moderator Robert Guen, who voted for the proposal. Guen suggested that the offer was the best the community was likely to get.

"We're talking about rejecting something now because there may be something better down the road," said Davis Woo, the Neighborhood Council's executive director, who added that "there isn't going to be enough to build the community center we're talking about (50,000-90,000 square feet)."

The BRA's Beverly Johnson, meanwhile, said the BRA supported the Medical Center garage and community center proposal. "It's certainly not viable for us not to do anything with the land," she said, explaining that the "BRA generates all of its revenue from the sale of land and the lease of land" and that the economic downturn has also taken its toll on the BRA.

-By Robert O'Malley

## Shelter

continued from page 1

\*A 24-hour hotline in major Asian languages to respond to emergency calls.

\*An emergency shelter for Asian women and their children who are being abused by their spouse. The emergency shelter has 12 beds. Shelter stay will be limited to three months.

\*A transitional residential program providing temporary housing for those who are no longer in imminent danger, but need ongoing assistance. The transitional program has 16 beds, and stay will be limited to 18 months.

The shelter's staff will speak Chinese, Vietnamese and Khmer. Part-time staff will also be able to speak other Asian languages.

The "services will focus on empowering women to acquire skills to lead independent, violence-free lives with their children" and will include English as a second language classes, job training and parenting skills, according to information provided by ASAP.

At the luncheon, Li asked everyone present to work to raise at least \$1,000 to support the creation of the project.

Weld told the gathering that domestic violence "has reached epidemic proportions not only in the Asian community" but in all segments of society. The project, she said, will ensure that "when violence occurs there will be a safe place for these women to take their children."

A number of corporations, organizations and individuals have pledged to support the creation of the project, whose start-up costs are being funded by such organizations as the Boston Foundation and the Massachusetts Office for Refugees and Immigrants. The project is seeking support from the state Department of Social Services, foundations and private sources. Persons or organizations interested in contributing to the project are urged to call 739-6696. The organizers are also seeking to find a house for the shelter at a reasonable price.

A variety of people also plan to hold fundraising events for the shelter, including a Chinese Tea Party, yoga classes and a Ballroom Dance Party organized by Florence Tow and David Ching.

The Shelter Project also released statements by Asian community leaders on domestic violence:

\*Family violence is a crime and must be stopped.

\*Family violence destroys human dignity.

\*Violence in a home breaks up families and threatens our communities.

\*Family violence is a problem that has been difficult to overcome and now needs to be addressed through bilingual and culturally appropriate services.

\*Family violence affects every member of the family.

\*Everyone suffers where there is family violence. Therefore, any perpetration of violence by a member of the family is unacceptable.

\*Our children have the right to be raised in a safe, healthy, and non-violent home.

\*Safe, happy, and healthy families is our goal. Therefore, violence in the home cannot be tolerated.

\*Violence is not an acceptable means of expressing frustrations. There is no excuse that justifies domestic violence.

\*No one deserves to be beaten.

Victims of domestic violence can call the following numbers to seek help in an appropriate language: Chinese - 277-5293; Khmer - 277-5232; Vietnamese - 277-3648.

-R.O.

## Garment

continued from page 1

The NLRB will also seek a court in-

junction to stop the shop's unfair labor practices. The U.S. Department of Labor is also investigating Fashion B for alleged violations of minimum wage laws. Huang could not be reached for comment on the charges.

Warren Pepicelli, Boston Joint Board manager of the ILGWU, said the ILGWU and the city helped Huang open the Fashion A shop last year. At the last moment, however, Huang withdrew from the arrangement and let his partner, Kei Kin Wu, open the Fashion A union shop. The union alleges that Huang then opened the non-union Fashion B shop and eventually started to siphon work from the union shop, Fashion A.

Mayor Raymond Flynn visited the Fashion A shop earlier this year and commended Wu for opening the first Chinese-owned union shop in the city. Wu himself at the time said he wanted to open a union shop because it would provide benefits for the workers.

Attending the rally Tuesday afternoon were a number of mayoral candidates as well as local union officials. All of those present condemned the non-union Fashion B shop as a sweatshop. More than 100 people - mostly garment workers - picketed in front of the Chauncy Street building. Some of the workers were afraid to show their face in front of the camera.

Pepicelli pointed out that many of the garment workers in the two shops are frightened by what has been happening, particularly the Fashion B workers who have so far had only limited contact with the union. "Even Fashion A people are scared," he said.

Some of the workers have only been in the US for a short time, according to Dawn Yuan Feng, a union member who travelled from New York to join the rally and who said that closing a union shop and opening another non-union shop under a relative's name, for example, is a common practice in New York. She said the most important task facing the union is educating recent immigrants to their rights as workers in this country.

Pepicelli said that the matter will be pursued through the courts, but he did not rule out a strike in the future.

He said that while Fashion A is currently not working, the non-union Fashion B shop continues to keep busy, producing clothing for David Brooks, a Dedham firm that makes the Andrew Harvey label for Talbots. "He took the work from there and put it over there," Pepicelli alleged of Huang.

Pepicelli also alleged that Fashion B workers are putting in 50 to 70 hours a week without being paid overtime. He said that one worker told him that "we did not struggle to come to this country to be treated like this."

Several speakers at the rally emphasized that immigrants come to this country to seek a better life and do not want to be taken advantage of here.

Lydia Lowe of the Chinese Progressive Association told the gathering that it was important for all Chinese workers to stand united against exploitation. She said if the shop owners feel they can get away with paying low wages and no benefits to some workers, they will then try to take advantage of all workers.

Pepicelli this week also sought the support of the Chinatown/South Cove Neighborhood Council. Council co-moderator Robert Guen, however, said the Council could not move to support the union because it had the "responsibility to hear from the other side." It was suggested that Huang's position was that Fashion B and Fashion A were not the same shop.

"To be honest I'm in perfect support of Mr. Pepicelli," added Guen.

The Council voted to invite Huang to tell his side of the story before it would be willing to support the union effort.

-By Robert O'Malley



# Six Agencies, the People, and Parcel C

By Lydia Lowe

Last week, four member organizations of the Chinatown Community Center Planning Group - the Asian American Resource Workshop, Chinese Progressive Association, South Cove Community Health Center, and the Quincy School Community Council - joined hundreds of community residents and members to oppose New England Medical Center's (NEMC) proposal for a garage on Oak Street. Our reasons for rejecting the proposal, including the offer of \$1.8 million or a 10,000 square foot community center, are similar to everyone else's objections.

Parcel C, the proposed site of the 455-car garage, is next to a daycare center facility, across from private homes and the future Oak Terrace development, and down the street from the Quincy Towers elderly housing, the Josiah Quincy Elementary School, and Tai Tung Village. The garage would be a public health and safety hazard.

This piece of land was taken from Chinatown in the 1960s during urban renewal, sold to Tufts/NEMC, and then returned to the public by NEMC after years of struggle for the purpose of developing the land for the community. The community has a historical right to develop Par-



Community members at Monday night's Neighborhood Council meeting.

cel C, which was acknowledged by the city up until last year.

The benefits being offered for taking the garage - \$1.8 million or a tiny community center - are just not worth the trade-off. The goal of building a community center would take millions more to realize. Buying a building which is not centrally located for community space does not compensate for an eight-floor garage in the heart of the community.

Understanding that some of the Chinatown Community Center members are in desperate need of space, NEMC and the Boston Redevelopment Authority have tried, directly and indirectly, to sell our six agencies this deal since August

1992. We have been pressured to "take the money and run," but consistently rejected the offer, feeling that we could never sell out the community so cheaply.

Over the last several months, we decided to negotiate with NEMC to see if we could push their offer into a range that might be worth a community consideration process. After a lot of delays, confusion, and dancing around, we finally met with NEMC last month. It took us one meeting to discover that a 455-car parking garage and \$1.8 million was pretty much their first, last, and final offer, and nowhere near the range of what most of us considered acceptable.

Last week, the Asian

American Resource Workshop, Chinese Progressive Association, and the Quincy School Community Council called a community meeting to explain NEMC's offer, our organizations' positions, and to hear from more community residents. Not only were the 80 people who attended unanimously opposed to the proposal, they told us that no amount of money was worth an eight-floor garage on Oak Street, and they were willing to fight. The meeting was important feedback and an inspiration to our organizations. United, we can stop the garage. That same night, the board of the South Cove Community Health Center voted unanimously to oppose the proposal, saying that the principle of fighting for the community's integrity is more important than getting a little money for our organizations.

Some people say that we should take the garage and the money because it is real, while a community center is pie in the sky. But the other night, David Moy and Suzanne Lee offered a very realistic alternative to the eight-floor garage. Only about 50 tenants of the future Oak Terrace housing will need to park on a section of Parcel C. Why can't we have a little park on the remaining land while we work to

raise money for a community center?

Last Monday, May 17, a hundred people turned out at the Chinatown Neighborhood Council (CNC) meeting to oppose the garage. In the course of two hours of public comment, not a single person spoke in favor of NEMC's proposal. Those in opposition included Oak Street homeowners, residents from Quincy Towers, Tai Tung Village, and other parts of Chinatown, and representatives from many community organizations. Besides those who attended the four-hour meeting, hundreds of others had signed petitions against the proposal.

In spite of the overwhelming sentiment against the garage, the CNC voted 12-2 in favor of NEMC's proposal. The CNC's mission is to represent the Chinatown community, but they have failed miserably with respect to parcel C. A famous American once said that if the government does not represent the people, then the people have a right to rebel. Now we need to take our cause to City Hall and out onto the streets. We have a right to a community!

(Lydia Lowe is co-director of the Chinese Progressive Association.)

## Employment Discrimination Is Illegal

In 1986, Congress passed a bill known as the Immigration Reform and Control Act (IRCA) which made changes in the immigration laws designed to control the influx of undocumented workers to the United States. IRCA made it illegal for employers to hire people who do not have legal permission to work in the US.

What many people do not know is that IRCA also makes it illegal to discriminate against work-authorized people on the basis of national origin or citizenship status in recruiting, hiring, and firing.

Asian immigrants and refugees are among the victims of this law. Often an employer may not hire you simply because you have an accent and appear "foreign." It is important for immigrant workers to know their rights under the law.

It is illegal for an employer to discriminate against you because you:

- \*are not native-born
- \*"look like an alien"
- \*have a foreign name
- \*have an accent
- \*are married to a foreigner

The employer is acting illegally if he or she:

- \*always hires US citizens before qualified non-citizens
- \*will not hire you because your work authorization has an expiration date.
- \*asks you to show more documents than a native-born citizen would have to show
- \*requires you to pay money to insure that you are really allowed to work in the US.

An employer can ask to see one identification document and one proof of work authorization. Certain documents qualify as proof of both identification and work authorization.

The Massachusetts Office for Refugees and Immigrants as well as other organizations are conducting a statewide anti-discrimination campaign to educate the public about this law, and has contracted the Chinese Progressive Association (CPA) to help with publicity among Chinese-speaking workers. We will be distributing flyers and information throughout the year, and are also

working with the Asian American Resource Workshop and the Organization of Chinese Americans to make a videotape in English, Cantonese, and Mandarin. The Greater Boston Legal Services is providing legal services to victims of discrimination.

If you think you have been discriminated against due to immigration status, call CPA for information at 357-4499, or seek legal services at the Greater Boston Legal Services.

You may present just one of the following documents:

- \*Identity and Work Authorization
- \*US passport (including expired passport.)
- \*Unexpired foreign passport with I-551 stamp or I-94 form.
- \*Certificate of US citizenship (N-560 or N-561)
- \*Certificate of naturalization
- \*Alien registration receipt card or resident alien card with photo (I-151 or I-551)
- \*Unexpired temporary resident card (I-688).

\*Unexpired employment authorization card (I-688A) or document with photograph (I-688B).

\*Unexpired refugee travel document (I-571).

\*Unexpired re-entry permit (I-327).

Or, you may present one document from each of the following groups - Identity and Work Authorization:

- Identity
  - \*driver's license or government-issued ID with photo, name, date of birth, sex, height, eye color, and address.
  - \*School ID or draft record
  - \*Canadian driver's license
  - \*voter registration card
  - \*military dependent's ID card
  - \*US Coast Guard Merchant Mariner card

Minors may present a day care or school record or report card, or a medical record.

Work Authorization

\*Social security card, unless stamped "not valid for employment."

\*US birth certificate, including Puerto Rico, Guam and US territories.

\*Certification of Birth Abroad (FS-545 or DS-1350).

\*Unexpired employment authorization document issued by INS.

\*US Citizen ID (I-197).

\*Resident Citizen Card (I-179).

-by the Chinese Progressive Association/Workers Center

### SEMIFINALISTS

Forty-eight teams of students have been chosen as regional semifinalists in the first year of the Toshiba/NSTA Exploration Awards competition, NSTA's largest science competition. Some 4,000 teams entered. National finalists will be selected in May.

One Boston team from the Joseph P. Manning School in Jamaica Plain was named as a semifinalist in the competition. Their project is entitled, "The Weather-Pro 2000: The Umbrella of the Future." Ruth Ann Bennett is the team teacher, and the students are Catherine Nabor, Racine Bell, Robert Guen, and Ricky Nelson.

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## ASIAN ARTS

## "Welcome to Asian America" at the Mills

The faces on the screen change rapidly, but the questions asked are relentless. They remain with viewers as they make their way through the gallery and serve as the background voice and underlying theme of the exhibit.

"Where are you from? No, where are you really from? How come you can speak English so well? Can you say something in Chinese? Do you know how to do Kung Fu?"

The questions drone on. But just as the listener is numbed by the video, Asian Americans are daily numbed by the constant questioning, the constant effort - whether knowingly or not - to make them more or less than the "average" American.

This questioning of where Asians fit in to American life and the forces and ways of thinking that sometimes threaten to set Asians apart are some of the issues raised in the Asian American Resource Workshop's "Welcome to Asian America: Challenging the Myths" exhibit at the Mills Gallery, Boston Center for the Arts. The exhibit is one of a number of community events celebrating May as Asian/Pacific American Heritage Month.

The exhibit explores how



The Glass Ceiling at the "Welcome to Asian America" exhibit.

Asians and non-Asians may view the same situation from strikingly different points of view. It's also about the assumptions non-Asians sometimes make about Asians that are inaccurate and insensitive. While the exhibit explores some of the obstacles Asians face in daily life it also pays homage to the strength of Asian culture.

Consisting of installation pieces, writings, and objects, the exhibit includes the work of artists Wen-ti Tsen, Dorothy Imagire and Helen Liu. Much of their work addresses issues of concern to contemporary Asian

Americans.

One of those issues is the concept of the glass ceiling. In a work by Wen-ti Tsen, a short stairway rises toward a mirrored ceiling reflecting images of a typical white American executive and the suburban house he and his family live in.

The piece is effective because the face pictured has a coolness - an aloofness that deters rather than welcomes. In a way it's a media image of the typical "white" American authority figure. The implication is that people who don't fit this image should stay away.

An effective piece by Imagire shows how non-Asians often take objects or images from Asian culture and use them in faddish or stylish ways. Often this can be amusing to Asians who view the objects as ordinary objects used in daily life, such as chopsticks or umbrellas.

In one juxtaposition, Japanese-style chopsticks used to hold hair in place are placed beside a knife and fork used for the same purpose. Chopsticks in the hair obviously don't have the same effect for people from an Asian culture as they do for non-Asians. Likewise, a knife and fork stuck in hair would seem ridiculous and not very attractive to most Americans. It again points to the tendency to make Asian culture and people exotic.

One issue that comes up often is the idea of "face," and how facial type affects one's situation in a society. As presented in the exhibit, facial type often leads to all kinds of assumptions about the kind of person behind the face.

In another piece, viewers are invited to change their face by putting on a mask with Asian features and viewing themselves in the mirror. In a work entitled "Unmasking the Perfect Party Look," a woman's face is projected on a screen; the face -

part Asian and part Caucasian - keeps changing as one face is put on and another peeled off.

Another work of interest includes fragments from an interview with an auto mechanic who is half Asian and half African American. It explores the complexity of his own position as he navigates between two cultures, both of which happen to be a minority one in a predominately white world.

Also included in the exhibit are short stories that explore the writers' experiences of being Asian, especially how they come to value it. "Among whites I stand out, yet am invisible," goes one piece. "Among Asians I blend in, yet am somebody."

(The exhibit will run through June 21 at the Mills Gallery, 549 Tremont St. in Boston's South End. Admission is free. Gallery hours are Wednesday through Sunday, 12-4 pm and by appointment. The exhibit will continue at the Cambridge Multicultural Arts Center, 41 Second St., East Cambridge, from June 24 through July 31.)

-R.O.

## Yee

continued from page 1

fidet we will have that cabinet appointment soon," she said, referring to the concern expressed by some Asian Americans that President Clinton did not appoint an Asian to his cabinet.

"President Clinton is actually aware of our plight, of our struggle," she said, adding that the President spent an hour and a half at the Washington event proclaiming May as Asian Pacific American Heritage Month because he "really wanted to talk to our community about our concerns."

Yee noted that while there are no Asians in Clinton's cabinet, a substantial number of Asians have been appointed to sub-cabinet positions in the Clinton Administration, which is attempting to "give access to people left out." Several years ago, she explained, Asians "simply did not have the political might to make things happen."

Yee also informed the audience of the formation of a national Asian political action network to link Asian groups in cities across the country. "I encourage all of you to get involved in this effort," she said. Yee suggested that the Asian political network would work to draw more Asian Americans into the political process and draw more

attention to Asian issues.

"Asian Americans must become a significant voting block," she said, adding that in the past the Asian voting record has been "dismal." Even in California, where Asians make up 10 percent of the population, only 2 percent are voting, she noted. "We have the potential to be the swing vote," said Yee, who added that next month's Los Angeles mayoral election will be a critical one for Asian Americans in politics. Los Angeles city councilor Michael Woo, a Chinese American, will be vying for the top job with billionaire-businessman Richard Riordan. She said it would be "awful if the race was very close" and Woo lost by a small percentage because he "couldn't get the Asian American vote."

In the long term, she said, Asians "need to get elected at all levels." Asian candidates, she added, should be people who "can win" and who can also "demonstrate a commitment to our community." She pointed out that Asian Americans still

had only limited representation in the US Congress.

Yee said she was confident that President Clinton will be sensitive to Asian concerns. She noted that he supported a bill to ensure that the Civil Rights Act of 1991 also protects Wards Cove Packing Co. workers who had previously been exempted from coverage by the act.

For almost 20 years now, Asian Pacific and Native American workers have been seeking redress for the company's discriminatory practices. The workers had been exempted from coverage by the Civil Rights Act as a result of political maneuvering.

Several awards were also given out at the Unity Gala Dinner, including a community service award to the Quincy School Community Council, which provides adult education, child care and recreation programs in the community. It was also cited for its effort to "maintain its roots as a community advocacy group."

Also receiving an award was May Takayanagi, who has been active in various community and political campaigns and who was the first Asian American to be elected a delegate to the Democratic State Convention.

-R.O.

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## FILM

# "The Story of Qiu Ju" at the Brattle

A farmer is told by the village chief that he can't build a storage shed for his chili peppers because all of the village land must be used to grow crops. Where is such a law written, asks the farmer. "I am the law," replies the village chief. Angered by the rebuke, the farmer refers to the leader's failure to father a son, saying he will have no heirs and can only raise hens. In anger, the village chief kicks him in the groin.

Thus begins Zhang Yimou's most recent film, "The Story of Qiu Ju," in which the critically acclaimed Chinese director once again uses film to explore a deeply-rooted Chinese tradition. This time his focus is a tendency for Chinese leaders to rule by personal whim rather than law.

In "The Story of Qiu Ju," Zhang turns his attention to abuse of power by government officials and the desire for simple justice by the powerless people who become its victims. In China, it's often the villagers who have the least control over their fate, though they are often willing to accept their situation with a kind of noble stoicism.

But while Qiu Ju's husband fits this image of the powerless Chinese farmer resigned to the misdeeds of the leaders, his wife can't be so easily controlled. The actions of the village chief compel her to set out on a quest to seek justice for the village leader's violent act. What she seeks is simple justice, but what she gets in the end is yet another solution fashioned by an inhuman bureaucracy.

Pregnant when she sets out on her quest, Qiu Ju first goes to the police to seek redress for the attack. Dissatisfied with their decision, she takes the matter to the higher-ups in the multi-



Gong Li in Zhang Yimou's "The Story of Qiu Ju."

layered bureaucracy, eventually presenting her case to district and city officials. As she moves up the official ladder, the officials keep raising the amount that the village chief should pay to compensate the farmer for medical expenses and time lost from work. But still she remains dissatisfied, refusing again and again to accept the money.

What she wants, she tells the officials, is a simple apology from the village leader, who seems quite willing to pay more to settle the dispute but who stubbornly refuses to apologize, despite the inconvenience it causes him. He wants, in short, to save face, regardless of the cost.

Much of the film shows Qiu Ju travelling to various government offices trying to find officials who can help her. With each refusal, she seems to grow more and more incredulous. At one point she decides to hire a lawyer, who immediately sues the one official who has been sympathetic to her cause but who at the same time has also refused to change the earlier decisions.

She tries to stop the suit because she finds it hard to sue a kind official. She naively asks the lawyer if it's possible for good people to sue each other. When he tells her that it is, the idea seems incredible to her, coming as she does from the countryside where the difference between right and wrong seem more clear-cut. To her the legal system contains many such perplexities that seldom make sense to her. After all, all she wants is a simple apology - simple justice - not a fine or a law suit.

Filmed both in the countryside and in the city, "The Story of Qiu Ju" has the feel of real life, with the camera focusing on the busyness of village lanes and houses, of the buying and selling in crowded markets, and of the crowded city avenues where posters of pop stars and movie actors share space with stylishly-dressed young people. Much of the filming seems to have been done on the street without people knowing they were being filmed. The casualness of the camera work - unlike

that of his earlier films - gives the film the feel of a documentary.

As in earlier Zhang films, the photography in "The Story of Qiu Ju" has a sensual quality, dwelling as it does on the colorful details of the interiors of village houses. The village is rich with color, whether it be the bright red pictures on the walls of the houses or the red chili peppers hanging from the walls.

Though the film is meant in part to be a satire on the ineffectiveness of the Chinese bureaucracy, on the weakness of Chinese law, and on the tendency of people in authority to cover up for each other, the film's humor probably won't make audiences - at least American audiences - laugh out loud too often.

The humor instead lies in the situation itself and in the character of Qiu Ju, played by Gong Li, who obsessively pursues her goal in a kind of dreamy, lethargic way. Dressed in bulky winter clothes, the pregnant Qiu Ju trudges from office to office seemingly unconcerned by the inconvenience it causes her and her family.

At the same time, the film's plot - because of Qiu Ju's relentlessness - finally becomes a little tiresome. Moreover, the film's end leaves the viewer with yet another unsatisfying solution to her problem - one that itself seems to lack justice, despite the fact that the leader must finally accept the consequences of his action.

While "Qiu Ju" lacks the intensity and power of Zhang's earlier films, it sometimes makes up for it in its realistic portrayal of contemporary life in China and some of the obstacles the Chinese bureaucracy presents to ordinary people, who must contend with leaders who often feel

that their position gives them the right to make the law, rather than follow it.

Though it may at first seem hard to believe that the Chinese government allowed Zhang to make the film, on closer inspection it seems apparent that the director is taking a cautious approach to a highly sensitive subject. At least one official in the film is portrayed as the good father, who, despite his wrong decision, is nevertheless kind-hearted and willing to show concern for the people. Even the village chief turns out to be a hero of sorts in the end. Though the filmmaker may just be trying to show that characters are more complex and are never starkly good or evil, the film at times has the flavor - albeit in a very limited way - of a propaganda film, a staple of filmmaking in the earlier years of the Communist revolution.

In China, it's often acceptable to attack leaders who fail to live up to the Party's ideals, as long as it's done without also questioning the leadership of the Communist Party itself. Zhang's film lashes out at the bureaucracy, though in a way that ensures he can continue to make films in China.

-Robert O'Malley

("The Story of Qiu Ju" will be shown at the Brattle Theatre, 40 Brattle St., Harvard Square, Cambridge, June 4 through June 24. The film will be shown at 4, 6, 8 and 10 pm; Sat. and Sun. matinees are at 2 pm.) For information call 876-6837.)

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Advertising rates: \$8 per column inch, \$130 per quarter page, \$240 per half page. There are surcharges for translation and/or typesetting. Discounts are available for long term advertisers.

Sampan is mailed within the U.S. upon request via third class postage for a \$20 charge and first class postage for a \$50 charge.

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# Calendar/Short News

## CALENDAR

**The fourth annual "A Taste of Asia" Benefit Gala** celebrating the song, dance, and food of many Asian cultures. The event will be held at the New England Aquarium on June 30, starting at 7 pm. Fine cuisine from over 30 ethnic restaurants and purveyors, representing the cultures of China, Japan, Korea, Vietnam, Thailand, India, and Cambodia will be available for tasting at the event, which is a benefit for the Asian American Civic Association, a non-profit multi-service organization serving some 15,000 Asian refugees and immigrants a year in Greater Boston. Tickets, which are \$45, may be reserved by calling the Asian American Civic Association at (617) 426-9492, or by mailing your request to 90 Tyler St., Boston, MA 02111. Checks should be made payable to the Asian American Civic Association.

**The South Cove YMCA Chinatown Healthy Start Program** is offering two community programs starting on June 7, 1993. The Women's Health Education and Support Group will target women's health issues, such as nutrition and fitness for women of child-bearing age (15-44). The Teen Health and Job Preparatory Group starts on June 7 and will focus on nutrition, job counseling, and physical fitness (ages: 15-19 M/F). Please call Liz Wing between 11 am and 3 pm at 426-2237, or come to the YMCA at 48 Tyler St., Chinatown for information and to register. Registration begins May 24.

**Understanding the Process: Commercial Lending and Entrepreneurship**, May 22, Lennox Hotel, Boston, 9-5 pm. Presented by the Boston Urban Bankers Forum, Mass Minority Enterprise Investment Corp., and the State Office of Minority & Women Business Assistance. For information call 617-499-9454

**"Welcome to Asian America,"** through June 20. At the Mills Gallery at the Boston Center for the Arts, 549 Tremont St., Boston. A series of works, puzzles and adventures representing the complexities of the Asian American experience. For info. call 426-5000. Gallery Hours Wed.-Sun. 12-4 pm.

**Free Elderly Health Program:** Blood Pressure Program, May 10, 10am-noon, Chinese Golden Age Center, 677 Cambridge St., Brighton.

The city's elderly affairs commission also offers free eye examinations and hearing tests by appointment at Boston City Hospital. Free transportation is provided. Please Call 635-4050 to schedule an appointment.

**Greater Boston Chinese Golden Age Center** will hold its annual banquet on Wednesday, May 26, 1993, at the China Pearl Restaurant, 9 Tyler St., Boston, starting with a social hour at 6 pm. Guest tickets are \$35. Patron tickets are \$100 each or \$500 for a table of 10. To become a sponsor, you can reserve a table of 10 at \$1,000. Contributions are welcome. This is an opportunity to support the only agency in Massachusetts serving the

Chinese elderly with a comprehensive network of programs and services.

**ABCD Summerworks Applications:** For summer employment for youths aged 14-21, call 357-6000 x 780 or stop by 178 Tremont St., 2nd Fl. to pick up an application. You can also go to the AACA, 90 Tyler St., Chinatown, or call 426-9492.

**English Volunteer Teacher Needed:** The Greater Boston Chinese Golden Age Center serving Chinese elderly needs volunteers to teach English at the beginning level, starting in June, an hour and a half per week. Flexible schedule, no teaching experience required. Call Wendy Lam at 423-7560, Mon. to Fri., from 8:30 am to 4:30 pm.

**Looking for a Way Out of Unemployment:** Chinese Progressive Association (CPA) Workers Center Discussion, May 23, at 1 pm. Discussed will be the results of CPA's initial investigation into areas of opportunity for immigrant workers. Also discussed will be action on how the CPA can cooperate with other community agencies.

**Combatting Anti-Immigrant Sentiment in the Media:** A discussion May 27, 11:30 am- 1:30 pm, Massachusetts Immigrant and Refugee Advocacy Coalition (MIRA/ABCD Case Room, 3rd floor, 178 Tremont St., Boston. For info. call 357-6000x224.

**The 7th Annual Oak Street Fair:** June 5 (Raindate June 12), 11 am- 2 pm, Oak Street in Boston's Chinatown. Admission is free. Sponsored by the Quincy School Community Council, the

7th annual fair will be held on Oak Street between Harrison Avenue and Washington Street. There will be children's games, a basketball contest, face painting, food, and family fun for everyone. Voter registration and English as a Second Language information will also be available. For info. call 635-5129.

Department of Commerce; and many others who are an essential part of our efforts everyday."

## HAYASHI NAMED TO CIVIL RIGHTS POST

President Clinton appointed Asian-American civil rights attorney Dennis Hayashi to be director of the Department of Health and Human Services' Office of Civil Rights.

Hayashi is the national director of the Japanese American Citizens League, the largest and oldest Asian Pacific American civil rights organization in the country.

## SHORT NEWS

### WONG IS COMMENCEMENT SPEAKER

Bak Fun Wong, principal of the Josiah Quincy School, was the recipient of and honorary degree and the commencement speaker at Wheelock College's 105th commencement ceremonies in Boston on May 14.

"Mr. Wong is a wonderful example of how a strong, creative principal can create a school environment which enables teachers, parents, and the community to work together on behalf of children," said Wheelock President Gerald R. Tirozzi.

Wong, the principal of the Quincy School since 1987, was named principal of the year by the Boston Public Schools Citywide Parents Council in 1989-90. He has been widely recognized for his work in developing partnerships with a number of external agencies to provide services not offered through the school system.

Wong holds an M.S. from Boston University, and a B.S. from Hong Kong Baptist College.

## ANNUAL CHINATOWN CLEANUP DAY

The Annual Chinatown Cleanup will be held June 5 from 9 am to 1 pm. Volunteers should meet at the corner of Harrison Ave. and Beach St. in Chinatown. Everyone concerned about Chinatown can volunteer. The work will include sweeping, bagging trash, and cleaning streets and sidewalks. Free parking will be available at the parking lot at Pine and Washington Streets from 7 am to 4 pm. A free lunch ticket will be provided to all volunteers for a cook-out at noon in the parking lot. For more information contact Davis Woo at the Chinatown Neighborhood Council (426-8858). It should be noted that parking is not allowed in the core area of Chinatown from 8 am to 1 pm on Saturday. Towing is enforced.

### EXCERPT FROM CLINTON REMARKS ON ASIAN HERITAGE MONTH

"My campaign and my administration have gained so much from the talents of Asian Pacific Americans, and I'd like to recognize just a few of them: Barbara Chow, my special assistant for Legislative Affairs; Neil Dhillon, at the Department of Transportation; Atul Gawande, on the

### FUNDS DELIVERED TO CHIN FAMILY

A Boston Chinese community group raised \$16,000 for the Chin family of Brooklyn, New York, which lost three sons in an Andover drowning accident April 8.

Several members of the group - including David Wong, Yon Lee and Davis Woo - recently travelled to New York to deliver the money to the Chin family in a car provided by the J.S. Water-

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Members of the group that traveled to New York to deliver \$16,000 to the Chin family: From left, David Wong, Frank Fresina, Davis Woo, Sumner James Waring, Jr., Kenneth Bennett, and Yon Lee.

Health Care Task Force; Maria Haley on our personal staff; Goody Marshall with the Vice President's staff; Doris Matsui in Public Liaison who did such a wonderful job with this event; Shirley Sagawa in Legislative Affairs; Debra Shon at the United States Trade Representatives Office; Melinda Yee at the

man & Sons and Eastman-Waring Funeral Home, which had earlier transported the bodies of the three youths to New York free of charge. Shawmut Bank also served as the depository of the funds sent to the family.





# Real Estate

*Special Feature*



## Is Now a Good Time to Look for a House?

By Bob Brooks

Purchasing a home is probably the largest single investment that a family will make today. It is very important to prepare for such a purchase, so that you may live happily in a home that you truly enjoy. There are many steps involved in purchasing a home, and they should be taken in order, so as to maximize their effectiveness and minimize expense. The homebuying process takes between 8 and 12 weeks.

### What Type of Property Best Suits Your Needs?

There are basically three types of property that a buyer will be considering: the single family house, the multi-family house, and the condominium. Each type of housing is unique, with its own benefits and problems.

Most buyers in the market prefer to live in a single family house. This type of housing offers the most in privacy and there is usually a large yard for family enjoyment. However, single family homes are not for everyone. They are more expensive than condominiums, and they do not produce any income as multi-families do. Apartment dwellers are often shocked when they first buy their own home and discover that their weekends now must be spent

cutting the grass and providing upkeep for their home.

Two- or three- family houses are another option available to the homebuyer. These types of houses are usually found in or around cities. They are often desired because they provide rental income to help the buyer to pay the monthly expenses, and even to qualify for the mortgage. The down-side to this type of property is that it is not always easy to be a landlord. When your tenant's heat goes out at two o'clock in the morning, they expect you to get up and fix it. You also sacrifice some privacy when you share a house with your tenants.

Condominiums are yet a third housing option. They combine the tax benefits of homeownership with the carefree lifestyle of apartment living. Often they are cheaper to purchase than a single family house. You have no maintenance worries. On the other hand, you must pay for the privilege of having someone else take care of the property. When something needs to be done to the building it requires a vote of all the owners, and this can make things difficult when all parties are not in agreement.

### Where Do You Want to Live?

The first step to purchasing a home is to determine where you want to live. Communities vary greatly.

What is important to you? Do you want a large yard? Do you need easy access to public transportation? These types of questions need to be answered. Are you familiar with a town or city's public services? How is the school system? What is the average price of a home in the community? What is the property tax rate? Usually the more services a community offers, the higher the property tax rate will be. Another important question to be answered is, how is commuting to work? What looks like an easy 30 minute drive on Sunday afternoon, might take you an hour or more in busy, rush hour traffic.

Once you have selected an area, or areas, where you would like to live, you should start familiarizing yourself with the community. Drive around, or ride the buses to find out where things are located, such as the parks, bus, or subway stops. Take a walk, and talk to the neighbors. Most real estate offices hold Open Houses on Sunday afternoons. Visit a few and get an idea as to prices in the area. Don't just look at houses that appeal to you from the outside. At this point you are probably better able to compare price of many different types of houses.

### How Much of a House Can You Afford?

How much house can you afford? The standard formula used by most banks and mortgage companies is that a family can afford a house payment of no more than 28% of their pre-tax monthly income, and that their total monthly debt should not exceed 36% of their pre-tax monthly income. This means that a family with a gross monthly income of \$4,500 can afford to spend \$1,260 per month on their home. This \$1,260 would include the monthly payment of the mortgage, property taxes, and homeowner's insurance. (In the case of a condominium purchase it would include payment of the mortgage, condominium fee, and property taxes.) The total monthly debt (36%) would include the cost of housing as well as any other monthly payments such as car payment, student loans, etc. It is important to note these ratios are only guidelines. Some lending institutions will increase these limits, depending upon the programs that they are currently offering, the amount of the buyer's down payment, and whether or not the mortgage requested is a fixed-rate mortgage.

How much money should you use as a down payment? There is no typical down payment. Most lending institutions require a minimum down payment of between 5 and 10 percent. Occasionally you can find a bank with a special

continued on page 2

### What Should You Look For In A Home Inspection?

A professional home inspection is vitally important when purchasing a home. Most people (brokers included) lack the knowledge to properly inspect a property. A professional home inspector should be engaged to thoroughly examine all aspects of the house that you are looking to purchase. The most serious problems in a house are not always the most visible. Structural damage and insect infestation are the most difficult to spot.

A professional inspection should cost around \$300 and take 3-4 hours. When choosing an inspector ask friends for recommendations. Ask the inspector about his or her background, how long they have been in the business, do they have any professional designations, and are they insured? Make sure that they will provide you with a complete written report of their examination. Be present during the inspection and ask questions.





continued from page 1

program, usually for first-time buyers, which will allow them to put 5% down with a portion of that having been gifted by a family member. In most instances, loans with less than a 20% down payment require Private Mortgage Insurance, whereby the borrower purchases additional insurance to protect the lender on the difference between their down payment and 20% should the loan go into default. Private Mortgage Insurance costs approximately one half of one percent (0.005%), and is required until the loan-to-value ratio of a property exceeds 80%. Usually, the greater the downpayment made, the easier the mortgage is to obtain.

A good way to determine how much of a home you can afford to purchase is to get pre-qualified by a lending institution. Most banks and mortgage companies are willing to sit down with you, at no cost, and review your financial information so as to tell you how much of a mortgage you can qualify for. This information combined with your downpayment tells you what you can afford to spend on a house. Pre-qualification is not a mortgage commitment, but merely a guideline to be used in your purchase.

At this point you should find a broker to show you houses. You cannot just shop at Open Houses, for only a small

percentage of house are offered as Open Houses. The best way to find a broker to introduce you to more property for sale is to ask for recommendations.

### What Do You Do When You Find A House You Want?

What happens when you find a house that you want to buy? How do you know how much money you should offer for your newly found dream house? You simply cannot take the asking price for a home and deduct a set percentage as a starting offer. The listing price of a house is not always set as a result of a detailed market analysis; in many instances a house's listing price is set by the seller. Some houses are a steal at full asking price, and others are still overpriced at 80% of asking price. The only way to feel more confident in making an offer to purchase is to know what similar houses have recently sold for. You should always ask a broker to provide you with a list of comparable sales before you make an offer to purchase.

### How Do You Make An Offer To Purchase?

When you make an offer to purchase it must be in writing; usually you will put down an earnest money deposit of between \$500 and \$1000. Everything in your offer to purchase should be written into

the offer forms. If you are asking for any appliances to be included in the sale, have them written into the offer form. All dates should be spelled out, such as when you will sign the Purchase and Sale agreement. You must also ask your self, what inspections will you have? Will there be a mortgage contingency?

The offer to purchase should be made for a specified period of time. You should make your offer good for enough time so that it can be presented to the seller without allowing too much time for the seller to wait on other offers before responding. An offer to purchase can include provisions for a home inspection which may include a structural and mechanical inspection, a lead paint inspection, a termite inspection, septic/sewer inspection, hazardous waste inspection, radon test, etc. It should also include a mortgage contingency whereby you may revoke your offer to purchase should you be unable to obtain a mortgage.

The price that you are willing to pay, when you will have your inspections, when you will sign a Purchase and Sale agreement, how much of a deposit you will put down, what your down payment will be, when you will apply for a mortgage, and any concessions to be made by the seller should also be included in the offer to purchase. If the property is a multi-family

property you should include a satisfactory review of any tenant leases. If the prospective property is a condominium you should include a satisfactory review of all condominium documents (unit and master deeds, association by-laws, and current budget). It would be a good idea to have your attorney review the offer form before submitting it.

**REMEMBER: WHEN BUYING OR SELLING REAL ESTATE ALL OFFERS MUST BE IN WRITING.**

### What Happens After Your Offer is Accepted by the Seller?

When you have negotiated an offer that is acceptable to both you and the seller (make sure you have a copy of the accepted offer with the seller's signature), you should immediately set up a home inspection. The purpose of a home inspection is to insure that the property is in sound structural and mechanical condition.

As in selecting a broker, ask friends for recommendations and interview the inspector as to his or her qualifications. If your inspection reveal serious flaws in the property, you may cancel your offer to purchase, or request that the seller make repairs. The seller may or may not agree.

Assuming that the home inspection was satisfactory, the next step is to prepare and sign

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### Steps To Purchasing a Home

1. Choose a community to live in.
2. Decide on your type of housing.
3. Determine your price range.
4. Find a broker to show you houses.
5. Select a property to bid on.
6. Analyze comparable property values.
7. Make a written offer to purchase.
8. Conduct a thorough home inspection.
9. Hire a real estate attorney.
10. Negotiate the purchase agreement.
11. Make your mortgage application.
12. Check your mortgage commitment.
13. Order municipal services.
14. Take final walk-through inspection.
15. Attend the real estate closing.

## MODERN RENTAL HOUSING

### At Sites Throughout Massachusetts

The Boston Land Company Management Services, Inc. manages subsidized and market rate rentals. We are currently accepting applications for the following properties:

Diamond Spring Gardens .... Lawrence, MA  
Douglass Park .... Boston, MA  
Francis Cabot Lowell Mill .... Waltham, MA  
Liberty Pines .... Wrentham, MA  
Museum Square .... Lawrence, MA  
Olympia Tower .... New Bedford, MA  
Peabody House .... Peabody, MA  
Stone Brook Farms .... Burlington, MA  
Taber Mill .... New Bedford, MA  
Wentworth .... Lowell, MA

For many of these properties there is a maximum income limit which varies throughout the state for Subsidized Housing. The average income limits are as follows:

1 person \$18,820      2 persons \$20,957

For some of these developments an applicant must hold a current Section 8 or a 707 certificate for Subsidized Housing. There are no limitations for our market rate units.

The Boston Land Company is proud of all of its properties throughout Massachusetts. We provide the highest standard of service to our residents. Our buildings are immaculate and our grounds are impressive.

For more information on any of our properties or subsidy programs please call:

**The Boston Land Company  
Management Services, Inc.**  
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### Colonial/Village Apartments

109 Broad Street  
Weymouth, MA

Housing for elderly.  
Modern 1 & 2 bedroom  
units. Wall to wall  
carpet, air conditioned.  
Utilities included.  
\$400.00 - \$470.00 per  
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**For application  
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Financed by MA Housing Finance  
Agency  
Units available on open occupancy  
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### Real Estate Feature

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Bo Wen Huang,  
Sheng Huang



continued from page 2

the Purchase and Sale agreements. Usually the seller's attorney will prepare the Purchase and Sale agreement and send it to the buyer's attorney for review. Your attorney will advise you as to when you may sign. It usually takes between ten days and two weeks from the time the seller accepts your offer until you and the seller sign the purchase and sale agreement. When you sign this agreement you will put down the rest of your deposit which is typically between 5 and 10 percent.

Once you have signed Purchase and Sale agreement you can apply for a mortgage. Mortgage programs vary from lender to lender, so it really pays to shop around. Currently, mortgage interest rates are at a twenty year low, with a 30 year fixed-rate with 2 points averaging around 7.5%. Most lending institutions charge points, which are mortgage origination fees. One point is equal to one percent (0.01%) of the mortgage amount. In most cases, the fewer points you pay, the higher your interest rate will be. If you will be living in your house for several years you are usually better off paying a point or two and getting a lower interest rate.

It takes approximately 4-6 weeks to obtain a mortgage. When your mortgage is approved you will get what is called a Mortgage Commitment letter. Usually, this must be signed and

returned. It is important to show this letter to your attorney, who will examine it to make sure that the rate quoted is as it should be and that there are not conditions to the mortgage that have not been met.

From this point you are still about two weeks away from passing papers and taking ownership. The bank attorney needs these two weeks to prepare the title for the passing. Your attorney will insure that the title is in order, and that the property taxes, water and sewer bills, and any liens have been paid. You should take a final walk-through inspection of the property a day or two before the passing. You want to make sure that the house is in the same condition as when you last saw it. Your attorney should accompany you to the closing to review any documents that you will need to sign. Remember to call the gas and electric companies a few days before the passing and change the service into your name effective the day of passing, or you will have two days of cold showers and stumbling in the dark. Enjoy your new home.

### Tips To Remember

- \* Bring a notebook and take notes when viewing property.
- \* When you are talking to the broker, home inspector, lawyer or mortgage officer, always ask questions.
- \* Always request comparable sales information before making an offer to purchase.
- \* Always hire a professional home inspector and an attorney.
- \* Make sure all negotiations are in writing.
- \* Pay attention to all performance dates in contracts.
- \* Always have a final walk-through inspection before closing.

### Do You Need More Than One Realtor?

Do you need to use the services of more than one Realtor? Not if the broker is showing all the property that is available, and has good knowledge of the market area. It is doubtful that any one broker can be completely familiar with more than a couple of communities. It is important to remember that most brokers work for the Sellers of property. It is the Seller who usually pays the broker's commission. When you work with a broker you will be expected to sign an Agency Disclosure which states that all brokers/salespersons represent the seller, not the buyer, in the marketing, negotiating and sale of property, unless otherwise disclosed. However, the broker/salesperson has an ethical and legal obligation to show honesty and fairness to the buyer in all transactions. Keeping this in mind one should never divulge sensitive information to the broker who would be duty bound to inform the seller.

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**SHREWSBURY COMMONS**  
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Route 9, Shrewsbury

**STONE RUN EAST**  
(617) 331-2525  
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**STRATTON HILL PARK**  
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161 W. Mountain Street, Worcester

**TRIBUNE APARTMENTS**  
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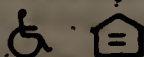
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## St. Stephen's APARTMENTS



The Community Builders, Inc. Management Agents, invites you to apply for elderly/handicapped housing at St. Stephen's Tower Apts., Lynn, MA. Studio, One and Two bedroom apartments ranging from \$305-\$491, all utilities included. On-site management and 24 hour emergency service. For information or an application, call 593-1080 or write St. Stephen's Apartments, 25 Pleasant Street, Lynn, MA, 01902.



# Choosing Among Mortgage Loans

By Elizabeth Lee

For many people, buying a home is the single most significant financial move of a lifetime. The first step should be getting information. Even before setting out house hunting, potential homeowners should go to a lending institution to find out the mortgage loan they will qualify for. The second step is to call realtors to find an affordable house. This saves time for all parties. Once the dream house has been found, there are still many important choices, like which lending institution and what type of mortgage loan.

There are basically two types, a fixed rate mortgage or an adjustable rate mortgage (ARM). The choice of loan will influence the monthly cost of your payments.

The fixed rate mortgage is a loan which features interest rates and monthly payments that stay the same for the term of the loan. The choice of loan will influence the monthly cost of your payments.

The fixed rate mortgage is a loan which features interest rates and monthly payments that stay the same for the term of the loan. These interest rates are not subject to market fluctuations. The term of the loan is usually 15 years or 30 years, while some lending institutions have different programs where there are 10, 20, and 25 year terms.

The 30-year fixed mortgage seems to be the most popular,

because people are afraid that interest rates will increase, according to Margaret Chan, Assistant Vice President of US Trust.

The one year Adjustable Rate Mortgage is also a 30-year loan, but the interest rate fluctuates with the market. This type features introductory rates and monthly payments which are lower than the fixed rate loan.

Furthermore, most ARMs have an annual cap and a lifetime ceiling. The annual cap limits how much the interest rate can increase in one year, and the lifetime ceiling limits the rise of the interest rate over the term of the loan. Most lending institutions have a 2 percent annual cap and a 6 percent lifetime ceiling.

Another option for a mortgage loan is a combination of the two. Depending on the lending institution, they will have variations. For example, there is a convertible one year ARM. It is an ARM which features the option to convert to a fixed rate any time after the first year up to the fifth year of the loan. This option allows time for borrowers to stay with the ARM or change to a fixed rate, depending on the market conditions.

Another option is the single adjustment two-step ARM. These Two-Step loans begin with a fixed rate for the first five to seven years, and then adjust once for the remaining term of the loan. The

benefits of this loan is a low introductory interest rate, and the five to seven year fixed rate protects against market changes. However, they are only available for a 30-year term.

With the current low interest rates, the outlook for homebuyers is promising. However, another important decision is choosing a lending institution.

"This is a great time to get a bargain," said Ms. Chan, "but customers are looking for services."

As often overlooked factor to consider is the future relations with the lender, especially for borrowers not fluent in English. Finding a lender who is easily accessible is essential. Are they still going to be around after the settlement to answer questions and to solve possible problems like paying the monthly payments? When selecting a lender, borrowers may want to ask the following questions:

\*Are you required to carry life or disability insurance? Must you obtain it from a particular company?

\*Is private mortgage insurance required? (This is insurance sometimes required by lenders on low down payment loans to protect the lender from excess risk.)

\*Is there a late payment charge? How much? How late may your payment be before the charge is imposed? You should be aware that late payments may harm your credit

rating.

\*If you wish to pay off the loan in advance of maturity, must you pay prepayment penalty? How much? If so, for how long a period will it apply?

\*Will the lender release you from personal liability if your loan is assumed by someone else when you sell your home?

\*If you have a financial emergency, will the terms of the loan include a future advance clause, permitting you to borrow additional money on the mortgage after you have paid off part of the original loan?

Once the lending institution is selected, the application for the loan needs to be completed. If all the information is complete, processing the application usually takes between four and six weeks. The application will ask for information such as place of employment, income, job stability, amount of down payment, the value of the house, assets, liabilities, and other information the lender needs to judge credit risk.

The best approach to choosing a lending institution and a mortgage loan is being an informed consumer. Finding out information is the basic first step. In order to get the right information, consumers need to ask the right questions. Finally, service is important. Establishing an open line of communication with your lender now will make the process of buying a house easier.

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MHFA



## Elderly Housing — Brockton

Applications now being accepted for our waiting list for 1 or 2 bedroom apartments. Persons who are 62 years of age or older, handicapped or disabled, and whose income does not exceed \$15,950 (1 person), \$18,250 (2 people), \$20,500 (3 people) may be eligible. Our beautifully decorated and maintained property offers modern appliances, w/w carpeting, community room and other amenities.

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## How Do You Find a Good Broker?

Do you know someone who recently purchased a home in the area in which you are looking? Ask them how their experience of working with that broker was. Was

the broker professional? Did the broker show them enough property for them to find a suitable home? Did he or she answer all of their questions? If you do not know of a real estate broker you can interview those that you may have met at open houses. You should ask many questions of them. Are they a licensed real estate broker or salesperson? Are they a member of a Realtor organization (Realtors subscribe to a special Code of Ethics)? How long have they been in business? Do they work full or part time? An important question to ask is whether or not they belong to a Multiple Listing Service, and will they be able to show you all of the property in your price range, not just their company's listings. Ask them questions about the community.

## LYNN King's Beach Towers (617) 581-5100

Applications now being accepted for our waiting list for 1 or 2 bedroom apartments. Persons who are 62 or older, handicapped or disabled may be eligible. Minorities and two bedroom applicants are encouraged to apply. Our beautifully decorated and maintained property offers modern appliances, w/w carpeting, community room and on site management.

FOR INFORMATION CALL  
Mon.—Fri. 9 am to 5 pm  
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### Position Available Executive Director

The Millbury Housing Authority is seeking a qualified housing professional to be responsible for 230 units of State-aided Public Housing, including 169 elderly/handicapped units, 38 family units and 23 units under the Massachusetts Rental voucher Program. Requirements include a Bachelors degree and/or five (5) years of Public housing experience with the ability to obtain certification as a Public Housing Manager (PHM) from a HUD approved organization within one year from date of hire. Applicant must have ability to interpret and comply with State Public Housing Regulations; work effectively with the Board of Commissioners, staff, tenants, community leaders, general public and regulating agency; ability to communicate effectively both orally and in writing; do mathematical computations; bookkeeping and/or computer experience a plus. A brief summation of the executive Director's (ED) duties is The responsibility of the planning and administering, directing, supervising and coordinating all phases of the Authority's operation; to include maintenance, accounting, security and tenant relations. The ED has responsibility for the financial accountability of the Housing Authority. A more detailed job description is available and can be obtained by calling (508) 865-2660 Monday through Friday between 9:00 am and 4:00 pm or picked up at the Authority's office on 1 So. Main St., Millbury, MA. Salary range is \$26,000.00 to \$28,758.00. Minimum hours per week. 37.5 hours between 8:00 am and 5:00 pm. Monday through Friday. Resumes, along with letters of reference, from qualified individuals will be accepted until 2:00 pm on Friday, June 11, 1993 and should be addressed to: William P. Bedord, Chairman, Millbury Housing Authority, P.O. Box 3, Millbury, MA 01527 and marked RESUME. The Millbury Housing Authority is an Equal Opportunity Employer.

**Gardner Section 8.** Our rent 1 bdrm certificate holders, apartment community has 1 bdrm units available, pool, play area, health club. Apply in person. **Wakefield Place.** (194 Central st., Gardner, MA 01440 (508) 630-1403. EHO.

### BELLINGHAM SQUARE APARTMENTS Chelsea, Mass

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We are accepting applications for our  
apartment wait list  
on an open occupancy basis.

Rents are based on 30% of income.

Must meet income and eligibility requirements.

**For more information call  
(617) 246-1350**

Equal Housing Opportunity  
Financed by Mass. Housing Finance Agency



### NOTICE

Georgetowne I and II Limited Partnership, 400 A Georgetowne Drive, Hyde park, Massachusetts will not be accepting applications for the following waiting lists effective May 1, 1993 - one Bedroom: Non-Section 8; Two Bedroom: Non-Section 8, Section 8 and Federal Preference; and Three Bedroom: Non-Section 8, Section 8 and Federal Preference. These lists have been closed due to the number of applications currently on our waiting lists in relation to the anticipated number of admissions.

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AN MB RENTAL COMMUNITY  
EQUAL HOUSING OPPORTUNITY

### Winter Valley Residences For the Elderly, Inc.

Winter Valley Residences for the Elderly, Inc., a 160-unit building financed by HUD for elderly citizens, is now accepting applications.

Minorities and handicapped are urged to apply - anticipated vacancies in the future.

Winter Valley has studio, one and two bedroom, and handicapped units and is owned and operated by **Milton Residences for the Elderly, Inc.** located at 600 Canton Avenue, Milton, MA

Contact: Virginia F. Wells, Manager  
698-3005



# AUCTION

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Applications are available by writing to the above address.

Owned and professionally managed by Corcoran, Mullins, Jennison, Inc.



Equal Opportunity Housing



## 基士頓公寓

## Keystone Apartments 151 Hallet Street Dorchester, MA 02124

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平等住屋機會



## Quaker Meadows Apartments 65 Memorial Park Drive Lynn, MA 01902

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Financed by the Massachusetts Housing Finance Agency, units are available on an open occupancy basis.

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Apartments are made available on an open occupancy basis, some units are subsidized through various state and federal programs. Wait list status may apply. Applications may be obtained by calling 335-1293 or by visiting our model apartment.

Financed by the Massachusetts Housing Finance Agency. Owned and professionally managed by Corcoran, Mullins, Jennison, Inc. Equal Housing Opportunity.



## Queen Anne's Gate

女王坊公寓位麻省 WEYMOUTH 市。歡迎申請一及二睡房單位。

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業主為 CORCORAN, MULLINS, JENNISONS, INC

並提供專業管理。



平等機會房舍





### Riddlebrook Apartments RFD 2, 70042 West Street East Douglas, MA 01516

Located in East Douglas, Massachusetts, Riddlebrook Apartments offer one and two bedroom apartments for the elderly and/or handicapped persons.

To receive an application write to the above address.

All units are assisted by Farmers Home Administration and HUD Section 8 Program and are available on an open occupancy basis to low income applicants.

Owned and professionally managed by Corcoran, Mullins, Jennison, Inc.



Equal Opportunity Housing



### 西冷山區公寓

Salem Heights Apartments  
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Salem, MA 01516

位於麻州西冷市 (Salem) 之西冷山區公寓 (Salem Heights Apts) 大樓特為中、低收入家庭提供一睡房及兩睡房單位。公寓單位出租以有空缺為準。

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大樓由 Corcoran, Mullins, Jennison, Inc. 公司管理。



平等住屋機會



### Keystone Apartments 151 Hallet Street Dorchester, MA 02124

Applications are available to qualified elderly applicants for one and two bedroom units located in Dorchester, Massachusetts.

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Owned and professionally managed by Corcoran, Mullins, Jennison, Inc.



Equal Opportunity Housing



### 瑞得布碌公寓

RIDDLEBROOK APARTMENTS

RFD 2, 70042 West Street  
East Douglas, MA 01516

位於麻州東道格拉斯，瑞得布碌公寓為耆英及殘障人士提供一間及二間睡房之柏文居住。

請書函至上址索取申請表格。

本公寓所有柏文是由農人住宅行政署及聯邦房屋都市發展署第八項計劃撥款資助。

凡是合格的低收入申請者一有空位即可遷入。



### 法色特湖公寓

The Village of Fawcett's Pond Apts  
148 West Main Street  
Hyannis, MA 02601

位於麻州 Hyannis 市，The Village of Fawcett's Pond Apts 公寓大樓為耆英提供一睡房之單位。尚備有為殘障人士特設的單位。所有公寓單位均由聯邦政府廉租屋計劃資助。可函寄至上址申請。

大樓由 Corcoran, Mullins, Jennison, Inc. 公司管理。



平等住屋機會



### The Village at Fawcett's Pond Apartments 148 West Main Street Hyannis, MA 02601

Located in Hyannis, Massachusetts, the Village at Fawcett's Pond Apartments offer one and two bedroom apartments for the elderly. There are also units designed for handicapped persons.

All units are assisted by the HUD Section 8 Program and are available by writing to the above address.

Owned and professionally managed by Corcoran, Mullins, Jennison, Inc.



Equal Opportunity Housing



### Cobble Hill Apartments 84 Washington Street Somerville, MA 02145

Located in Somerville, Massachusetts, Cobble Hill Apartments offer one and two bedroom apartments for the elderly and low income families. There are also units specifically designed for handicapped persons.

Rents are based on income. Please request applications in writing at the above address.

All units are assisted by the HUD Section 8 Program and are available on an open occupancy basis.

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Equal Opportunity Housing

### 卡柏山區公寓

Cobble Hill Apartments  
84 Washington Street  
Somerville, MA 02145

位於 Somerville 市，Cobble Hill Apts 柏文樓提供耆英及低收入家庭一睡房及兩睡房單位。亦有專為殘障人士而設的單位出租。租金視收入而定。請函寄申請至上址。所有單位均由聯邦政府廉租屋計劃所資助。單位出租以有空缺為主。

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平等住屋機會



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我們是最重感情的 MCI讓您和家人、好朋友在電話上聊天、聯絡感情的時候，一點不覺得負擔。因為您可以選擇 2 個國際號碼、20個國內長途號碼（對方必須是MCI用戶），成為您通話圈（Calling Circle®）成員。隨時想和他們通話，隨時 8 折。

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月**

**免  
費**

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**財** 伍拾元禮券  
手到「錢」來

最佳消費者服務、最佳效率，讓您日子輕鬆又愜意。我們有24小時，永遠不休息的華語業務代表，為您解答任何有關問題，再加上便宜的費率。打電話用MCI，簡單，方便又划算。

要發大財也許不容易，但想致小富卻很簡單。現在我們送給每個新加入的用戶一個月免費，高達50元的長途電話禮券，只要您撥個電話加入MCI，50元已經在那兒等著您了。

我們提供的大好機會，就在這兒讓您輕輕鬆鬆的一次拿到。只要一通電話：

- 6個月月費全免
- 1個月免費長途電話
- 22個親朋好友8折優待號碼

就全都是您的！

\* 凡是在93年6月30日前參加MCI的新用戶，都將會收到高達50元的長途電話禮券，可用來抵付第二個月的帳單。如帳單上長途電話費用不足50元，餘額不可移至下個月帳單。  
\*\* 凡是在1993年6月30日前加入MCI「環球親朋好友」可免繳三元月費，長達6個月。

從以下表格，您可以知道一個10分鐘國際長途電話，使用MCI比AT&T便宜多少。

	AT&T 最好的 國際長途電話計劃	MCI 「環球親朋好友」計劃	MCI「環球親朋好友」 計劃為惠顧者
香港 (晚上10時至翌日下午2時)	\$ 7.80	\$ 6.16	\$ 1.64
台灣 (晚上10時至翌日下午2時)	\$ 7.80	\$ 6.16	\$ 1.64
中國大陸 (早上11時至下午5時)	\$ 11.87	\$ 9.02	\$ 2.85

以上表格的比較方式是以台灣、香港的計費時段和中國大陸的經濟時段來計算(詳細的時段請打華語專線詢問)，三元月費不在此計算。MCI的費率是以在「環球親朋好友」的2個8折指定號碼來計算。

國語業務代表 **1-800-283-2238 接 216**  
粵語業務代表 **1-800-388-2823 接 216**

**MCI**

營業時間：週一至週五，上午九點至凌晨二點；週二至週四，上午九點至午夜十二點；週六及週日，中午十二點至凌晨一點

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現在參加MCI並可獲得高達50元禮券\*，再加6個月月費全免\*\*





# 房地產特刊

一九九三年五月二十一日



## 購屋良機在此時？

### 購買房產須知

卜儒格——文

張曉至——譯

買房產大概是如今家庭的最大的一筆投資了。購買之前的充分準備很重要，因為它事關日後能否安居樂業。這件事包括了一系列步驟。這些步驟要按正確次序進行以發揮其最大作用，并把開支降到最低點。整個購買過程約需八到十二個星期。

#### 那種房產適合你的需要？

買主所面對的房產基本有三類：單家庭房，多家庭房，及共管公寓。每種房產都有其優點。大部份買主喜歡單家庭式房屋。這種房子住起來最寧靜自得，而且通常都有一個大院子供全家嬉樂。然而，單家庭房對有

些人并不合適。它比共管公寓要貴，也不像多家庭式房屋可出租掙收入。住慣了公寓的人們，乍一搬進自己的新房子，常常會吃驚地發現，如今他們的週末必須花在割草及收拾房子這樣的事上了。

雙家庭及三家庭房屋是買主們的另一選擇。這類房子通常都在城裡或在市區週圍。它常獲買主青睞因為能出賃收租，從爾減輕每月支出，甚至可使房屋貸款較易取得。這種房子的問題是做房東并非易事。要是房客的暖氣在凌晨兩點鐘出了毛病，您作房東的得爬起來去修理。同時，和房客住在同一屋簷下恐怕就未必有福享受那麼多清靜了。

#### 地區問題

共管公寓可算是第三種選擇。其優點是既有房主們享有的稅收上的優惠，又具備公寓生活那種省事無憂的特點。價錢一般也比單家庭低，還不必為維修操心。當然，由別人照顧您的財產是要付錢的。每當大樓裡出現大修之類的事是需要所有房主投票決定的。要是大家意見相左事情就會變得不好辦。

買房的第一步是選定地區。每個社區都是不同的。對您來說哪些是重要的呢？您需不需要一個很大的院子？需不需要方便的交通？對市鎮政府的公共部門熟悉嗎？學校系統如何？本區的平均房價是多少？稅率是多少？一般地說，公共服務越多，該區域的房產稅就越高。再一個問題是上班的交通情況如何。在星期天下午用半小時就可開到的路程，在交通繁忙時，說不定要開上一個小時。

選好了地區以後您就應該熟悉環境。開車去或坐車去，先找出諸如公園，車站等都在那裡。還應該在當地走一走。與鄰居談談話。大多數房地產公司都在星期日下午將一些房產開放參觀。應去看幾個以了解該區房價。不要光看外表上看來您感覺得滿意的房子。到這一步，多看幾種類型及大小的房子有利於比較價錢。

#### 您買得起多貴的房子？

大多數銀行及房屋貸款公司都用這樣一個標準計算：及一個家庭每月償付房產貸款上的支出不應超過該家庭每月扣稅前毛收入的 28%。

現金首期該付多少呢？這沒有一定。大多數貸款機構要求的最低首期在 5%。

一個了解您自己的購屋能力的好辦法是找一家貸款機構替您作一下資格鑑定 (Prequalification) 及計算您的購買力。大多數銀行和貸款公司都會樂意坐下來根據您的經濟情況計算出，您對每月分期付款的支付能力，而不收費用。再加上您的現金首期支付力，就可知道可買多貴的房子。資格鑑定只是為您買房提供指導，您並沒有義務非向這家銀行貸款不可。

現在您該找個房產經紀商了，僅僅看一些房產公司的開放房產是不夠的，因為您只能看到為數不多的幾個。找房產經紀商的最佳途徑是經人介紹，請看邊欄說明。

#### 找到了合意的房子

##### 以後怎麼辦？

找到了想買的房子以後該怎麼辦？該如何還價？僅僅把開價減去一個百分比來作還價是不行的。一所房子的開價，并非總是精密的市場分析的結果。在多數情況下開價是由賣主決定的。有些房子的開價就已經很便宜，但別的房子恐怕只值開價的 80%。

#### 如何出價？

出價是必須以書面形式進行的。您多半還需要付一筆五百至一千元定金。與出價有關的事項都要寫在表上。所有的日期都要拼寫出來。餘下的問題包括：您甚麼時候可簽署成交協議書？該進行哪種房屋檢驗？是否包括貸款結果協約 (Mortgage Contingency) ？

您出的價應定出一段有效期。這段時間既應足夠使文件轉交到賣主，但又要賣主及時答覆，而不及等待其他人出價。您在出價時文件上可包括房產檢驗、房架結構檢驗、含鉛油漆檢驗、查白蟻、下水道檢驗、危險污染物檢驗、氬氣檢驗……等等。還應包括貸款結果協約。萬一房屋貸款得不到批准，您可根據此約取消購置計劃

### 購屋步驟

- (一) 選擇社區。
- (二) 決定房屋種類。
- (三) 決定出價範圍。
- (四) 找房產經紀商，看房子。
- (五) 選定一處房產。
- (六) 分析可相比較的房產之價值。
- (七) 書面還價。
- (八) 對房子進行全面檢驗。
- (九) 聘請一位房地產律師。
- (十) 商談成交協議。
- (十一) 申請房屋貸款。
- (十二) 安排移交日。
- (十三) 將煤氣，電力服務轉到自己名下。
- (十四) 大略地再次檢驗房子。
- (十五) 出席移交式簽署文件。



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VICE PRESIDENT

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您計劃今年重新粉刷，建一個後陽台或是加一間房嗎？您知道，這些都需要一筆不少的開支。

昆市銀行特別提供一個改善家園的貸款計劃，幫助您完成心願。如果您合資格，可以最多借貸 \$20,000，而我們的利率保證合您滿意。至於像加裝隔絕設備或更換舊窗，以便節省冬天的暖氣能源，我們還有更低利率的能源貸款計劃。

所以，在動手整修房子之前，先想想昆士銀行。我們曾協助過許多顧客家園，我們也竭誠願意幫助您。



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### 年收入限制：

家庭大小	收入	家庭大小	收入
1	27,800	5	42,900
2	31,750	6	46,050
3	35,750	7	49,250
4	39,700	8	52,400

若有問題，請洽：

Sandra Brant, Dept. of Planning and  
Community Development, City Hall, 1305  
Hancock St., Quincy, MA 02169, at 376-1366.  
若要報名參加購屋諮詢計劃（此為指定要求）

請電：Nancy Callanan, Quincy Community  
Action Program, 479-8181



# 半中半美的房產經紀人

卜儒格 (Bob Brook) 任大波士頓地區的房地產經紀八年，近四年來，他的中國顧客愈來愈多，已佔他總顧客的 35%。

他在台灣學過中文，教過英文，娶了中國妻子，現在又日日與中國人打交道，對中美文化的比較，有十分獨道的觀察。就以買房子心得與趣事，他便有一籟可說。

基本上，中國人對房子的態度很實際——是個好價錢？好地段？房子狀況如何？買得正是時候？或是上了個大當？美國人卻把房子看像是反應自己品味或個性的一部份。所以他常看到美國人對某間房子誇張地瘋狂：「噢，我夢想的房子！我怎麼樣也要得到它！」中國人卻沒有那麼一套。

中國人這種實際的態度，也影響他們對房子的喜好與美國人不同。

中國人理想的房子是：建在平地，或是房子的後方逐漸平緩地向上斜，近公共交通設施，房屋外牆是磚頭，上漆的塑膠或是鋁片，房間是方正的，一切都念新意的，而且房子頂好要朝南。

美國人則喜歡位在小坡頂上，外牆為木頭，房間不規則形，而位向則完全不在意。

進一步作分析，中國人是講求實用方便——建在平地，尤其是冬天少掉許多爬坡的煩惱，外牆非木質，比較不易毀壞，材料新則可維持較久。

美國人則注重情趣——房子在高處，景緻好，房間形狀不規則，變化多，材料古舊，更有一種文化藝術氣息。所以，他們對老舊的浴廁間大覺有趣，甚至願為此而出高價，而中國人卻退避三舍。

中國人對房價很在意，不單要多看多比，殺起價來也毫不留情。美國人在這方面，態度就比較鬆動，乾脆一點。卜說，這也許是中美對錢態度的不同。尤其是中低收入收入的中國顧客，看錢是血汗，自然用起來也小心。

買賣。也因此，在房屋交易上，卜儒格就得花更多的時間在中國顧客與美國房主之間跑來跑去，傳遞雙方價格意願。

不過，中國顧客的考慮中，最使他覺得奇妙的，是「風水」。

許多人看房子時帶著指南針以確定方位，還有乾脆帶著風水先生。有回，一對夫婦在劍橋市看上一幢理想的房子，但是門牌號碼是 14。他們想到市政府去將號碼改成 135 或 165 都不成功，而因此放棄了那幢房子。

還有回，他帶著一個中國女人和她的洋男友去看房子。他對他們說：「只有一點不好，房子的對面是個殯儀館。」

中國女人立刻就打退堂鼓，她的男友卻大惑不解：「怎麼？交通因此會很擁擠嗎？」

中國人對房子的歷史也很重視，如果曾經有甚麼不吉利的事發生，房子再好也是免談。美國人想法卻不同。

卜的父親買了幢房子，在六十年前曾發生過謀殺案。中國人哪裡可能會買？他的父親及住在那裡的人卻把這個事件當成誇口的題材：「你看到房間裡的那壁爐嗎？就在那，那個人殺死了他的同伴：：：這種他們視為『有趣的歷史』的特點，常還可以增高賣點呢。這在中國人來說，簡直不可思議。」

## 有無必要找一個以上的房產經紀商？

如您的房產經紀商能提供您的出價範圍中的所有房產目錄而且對該地區市場瞭如指掌，就無此必要。不過一個房產經紀商一般只對一兩個社區比較了解。再者要記住大多數房產經紀商是為賣方服務的，因為他們將從賣方取得報酬。您找到一個房產經紀商時他會叫您簽署一份代理協議書 (Agency Disclosure) 聲明房產經紀商在推銷、協商、出售房產中代表賣方，而不代表買方，除非另有說明。當然房產經紀商們有道義及法律上的義務要對買方誠實公平。因此您永遠不應該向房產經紀商透露他有法律責任向賣方匯報的情況，如對房產經紀說：「我準備還價十萬，但是我最終願意付十一萬」之類的話。

## 房屋檢驗中應注意甚麼？

買房產中對該房產進行職業性檢驗至關重要。包括房產經紀商在內的多數人缺乏正確的房產檢驗知識。一個職業房產檢驗員應對房產進行全面的檢查。房子中存在的嚴重問題往往也是最不明顯的。如結構上的損毀與蟲蝕問題常是最難發現的。

一次職業性的房產檢驗約要三至四小時，費用三百左右。找職業房檢員不妨請您的朋友推薦。並詢問該房檢員的背景及從業歷史，是否是職業任命的，有無保險等。一定要他們提供全面的書面檢驗報告。在檢驗中您應在場并提出各種問題。



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# 如何借到房屋貸款

李杏蓉／採訪 張曉至／譯

對很多人來說，買房一事實在非同小可。要作此事，第一步應是搜集資料獲得信息。甚至在出去看房之前，就應先找一家貸款機構了解一下您有可能借到多大的一筆房屋貸款（Mortgage）。第二步才是打電話給房產經紀商找價錢相宜的房子。這樣做可省下大家的許多時間。一旦找到了理想的房子，還有不少重要決定，如選那家銀行或貸款公司及借那種房屋貸款等。

房屋貸款基本上有兩大類，固定利率房屋貸款（Fixed Rate Mortgage）與可調整利率房屋貸款（Adjustable Rate Mortgage）。兩種房屋貸款形式要求的每月付款額不同。固定利率房屋貸款，顧名思義，就是利率在整個償還期間保持固定不變，並不受市場利率浮動的影響。該貸款償還期一般有十五年與三十年兩種。不過也有有的貸款機構也會設有十年期，二十年期及二十五年期類。

三十年期的固定利率房屋貸款是最常見的。美國信用銀行（US Trust）的副總裁陳女士說，這是因為人們怕利率上漲的緣故。

一年可調整利率房屋貸款也是一種三十年期的貸款，但是其利率隨市場形勢而浮動。這種貸款的特點是其起始利率與每月付款額低於固定利率房屋貸款。另外，可調整利率房屋貸款計劃還有所謂年度上限與整期上限等規定。年度上限限制一年中的最大利率漲幅，而整期上限限制整個貸款償還期的最大利率漲幅。大多數貸款機構的年度上限為2%，整期上限為6%。

上述兩種貸款方案也可能合為一種。對此，各家規定不盡相同。如有一種可變的可調整利率房屋貸款，可以在一年以後直到第十五年的任何時候將利率定住。這就給借貸者時間從而可根據市場形勢來決定是否轉為固定利率。

另有一種兩步式單次調整利率貸款計劃。即在前五到七年中用一固定利率，然後調整一次直到還清貸款。這種方案的好處是其起始利率較低，且在五年到七年中不受市場形勢的影響。不過，這種貸款計劃祇有三十年期一種。

對有意購置房產者來說，目前的低利率提供了大好時機。不過，選擇一個合適的貸款機構仍是件重要事情。陳女士說，現在可是客戶做到一筆好交易的時候，不過人們都要找最好的服務。

人們尤其是那些英語較不流利的顧客常常不太重視與貸方的未來關係，其實這是非常重要的。借方在選擇貸方時可以問下列問題：

▲ 您是否一定要有人壽或殘廢保險？  
▲ 是否一定要有私人房屋貸款保險（貸方有時會因借方的首期頭款數目小而要求此保險以防損失）。  
▲ 有無遲付罰款？若有，罰多少？付款多遲才罰款？（應該明白遲付對您的信用是有損害的）。  
▲ 如要提前付清貸款，有無早付罰款？如有，是多少，就多長時期罰款？

▲ 如您將房子出售，貸方是否會終止您的償貸義務而由新買主接替？  
▲ 貸款協議書上是否包括將來您可在房屋貸款的基礎上繼續透支的條文？即在您付了貸款的一部份以後，萬一經濟上出現緊急情況，還可否進一步貸款？

一旦選定了貸款機構，就要填寫申請表。如果一應資料都以齊備，申請過程通常約需四到六星期。申請時要回答的問題包括工作地點、收入、工作穩定性、首期頭款數目、該房產的價值、財產、債務、及其他貸方需用來判斷借方還債能力的有關資料。要想在選擇貸款機構與借貸上順利，就得事先多獲得資料。找資料了

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春天來了，這是最好的時間來加蓋房間，修理陽台或是整修房子。如果您是麻州合格的房屋擁有者，便可以到 BayBank 申請一個低率的改善家園貸款，固定利率祇有 6.99%。

請今天便來申請。您可以很快得到回音，通常，在當天即可。請電：1-800-BAY-FAST 或駕臨任一家分行洽詢。

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Congregational Retirement Homes, Inc.



房地產特刊

編輯／孫晴峰

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美術設計／陳劍豪

美工／黃勝強、

黃博文、

申世豪



## 承第一版

總之，您出價時要包括下列諸項：  
 一、您所願出的價錢，要何時對房子進行檢驗，要何時簽署成交協議書，願付多少定金及現金首期，何時申請房屋貸款，以及賣方所作的任何讓步。如果該房產是一多家庭式房屋，則還應包括對任何房客租約的審查。如果是個共管公寓，則應包括對所有的有關文件的審查，如單位及總契約，管理機構的規定系則，及當前的預算等。最好在將此表交出之前由您的律師審查一遍。切記：不管是買進還是出售房地產，所有的出價必須都是書面的。

賣方接受了您的出價  
以後您該怎麼辦？

經過協商雙方達成協議之後（記住一定要拿到一張賣方簽了字的協商結果），您應立刻安排房屋檢驗。檢驗的目的在於保證房子的基礎結構都處於良好狀況。如同找房產經濟商一樣，既可由朋友推薦又可與檢驗員面談以決定其資格。如檢驗發現房子存有嚴重問題，可取消購買允諾，或要求賣主修理。當然賣方不一定會同意。

給買方律師審查。您的律師會告訴您何時可簽字。通常在買方接受您的出價與雙方簽署成交協議書中有十天到兩個星期的時間。簽署成交協議書時您應支付餘下的 25%。  
 簽署了成交協議書以後您就可申請房屋貸款。各種貸款計劃可能不盡相同。還是那句話，貨比三家不吃虧。目前房屋貸款利率正處於二十年來的最低點。三十年兩個百分點的固定利率房屋貸款在 7.5% 左右。  
 房屋貸款申請大約要經過四至六個星期可批准。屆時您會收到一份所謂房屋貸款的義務承擔書。這封信一般是要簽字以後再寄還的。您應把此信先交給您的律師看。以確定所寫的

利率是正確無誤的以及得到房屋貸款的各先決條件都已達到。  
 至此您離最後移交還差大約兩個星期。銀行的律師要用這段時間來準備所有權憑證。您的律師則要落實所有權已辦妥，房產稅，水費和污水費，及其他未償清債務都已付清。您則應利用這最後一星期在成交前一兩天，再將房子粗略地檢查一遍，看清房子處於上次看到時同樣的狀況。您的律師一定要同您一起出席成交式，審查所有您要簽署的文件。還要記住，在成交前幾天打電話給煤氣和電力公司把名字轉成您自己，並從成交日起生效，以免搬進新房子裡卻要過兩天摸黑沖涼洗澡的日子。

我們了解你的需要

# “我實在不想再付房租了。可是，我真的買得起房子嗎？”

我們能幫你達到目的。

房屋貸款。房價之高，往往令人覺得高不可攀，顯而易見的是，你可能會認為自己不能負擔。我們所物銀行的專家，可以幫助你把購屋變成一件能力所及的事。首先，我們會幫助你計算出你的支付能力，並指導你應如何具備貸款的資格。其次，我們會告訴你有哪些貸款方案可供選擇，它們包括首次購屋者貸款方案(The First-Time Home Buyer Program)，聯邦房屋管理局貸款(FHA)，退伍軍人管理局貸款(VA)，與其他州\*與聯邦政府贊助的政府貸款方案，這些方案對首期頭款的要求都不高，其他方面的要求也具靈活性。而且，我們不但能夠幫助你選擇合適的貸款方式，還可以幫助你解決任何可能出現的問題。

\* CHFA, MHFA 與 RIHMFC 貸款方案。  
 所有文件都是英文的。  
 這些房屋貸款是所物貸款公司的產品。  
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想想看，你能把自己辛辛苦苦賺來的錢放在自己的物業上，而非放在房東的口袋裏，該是多麼好！查詢詳情，請今日就到你府上附近的所物銀行辦事處，或致電：  
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## 如何找房產經紀商

要是您知道有人最近在您找房子的地區購買了房產。詢問他們與房產經紀商的合作經歷如何，該房產經紀商是否專業？他有否讓客戶看足量的房產以使後者最終找到最合意的？該房產經紀商曾否回答客戶提出所有問題？如果您從來也不認識任何房產經紀商，不妨與幾個您在房產開放參觀（Open House）時遇到的房產經紀商面談。您應多問問題，如他們有無執照、是否屬於某贊助一特定民族的房產經紀協會、營業已有多久、他們是全工時任此職還是僅僅兼職？一個重要問題是問他們是否屬於一多家庭聯合房產服務組織（Multiple Listing Service），以及他們能否提供您的出價範圍中的所有房產目錄，而不僅僅是他們一家公司的目錄。還應問他們有關該社區的情況。



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任何疑問。



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\* 申請獲准後，您將會收到新卡與3張便利支票，支票可用於新卡核發後90天內將現有信用卡餘額轉帳，適用於90天後所有消費和預借現金的利率將按華爾街日報的基本利率加上8.4%逐季變動，目前利率上限爲17.9%，本優惠方案有期限，並得不經通知逕行取消，如果您有餘額於新罕布什爾州與紐約州，須繳交最少0.50元之手續費。

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社區活動一覽

華美福利會 五月份

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課程：

☆成人英語班

分早、晚兩課，日間課程逢週二至五，上午八時半至十時半上課，晚間課程逢週二至四，六時至八時半上課。課程全期十六週，早課學費全期二百六十元，晚課一百三十元，現正招生，請親臨該會應考編班試。

☆入籍班

每月開兩班，課程為期兩週，逢週二至五上課，分早、晚課程。早上八時半至十時半，晚課六時至八時，學費六十元，查詢 Callison。

☆免費校外中文補習班招生

九三年至九四年度課程將於七月開始，有志領取「波士頓公校中學文憑」，十九歲以上，有中等高級以上英文程度，又有一年以上全職工作生活經驗（包括有帶孩子經驗的主婦）及能動獨立向學者，歡迎參加資料講座及測試。

詳情如下：（可選擇其中一次）

日期：（一）五月廿五日、

（二）六月一日。

時間：上午八時半至十時半。

講座：

（一）建築業學徒先修班

日期：六月十五日（星期二）

時間：上午九時三十分

聯絡人：趙先生。

（二）入籍講座

日期：六月十四日（星期一）

時間：上午十時

內容：介紹公民入籍考試一適合來美四年半以上，預備申請入籍人士

公民入籍筆試

華美福利會已獲授權為波士頓區入籍考試中心，你可在華美福利會參加有關英語能力及美國歷史與政府部份的入籍考試。入籍考試於每月第二個星期六舉行。有興趣者請於六月十四日參加入籍講座或致電：426-8482 查詢。

（三）房屋講座  
日期：六月七日（星期一）

時間：下午三時半至五時十五分  
地點：夏理臣街三十三號三樓  
內容：介紹如何申請公共房屋及現行的優先制度。  
講者：曾嘉兒女士

其它：

（一）華美福利會糧食派發

日期：六月十日（星期四）

時間：上午十時半至下午二時半

資格：（A）華埠居民  
（B）低收入

未登記者請於六月九日前登記。

（二）照相服務

申請入籍或需護照相片者，請到華美福利會，收費低廉、品質優美。華美福利會還有多項社區服務，如協助辦理各項移民簽證、房屋申請、職業介紹、老人福利、諮詢轉介輔導、翻譯公証等服務。

辦公時間：星期一至星期五，上午九時至十二時，下午一時至五時。

（三）亞洲風味晚會

華美福利會將於六月三十日星期三晚七時在水族館舉辦第四屆「亞洲風味」籌款晚會。三十多家酒樓飯店將捐出各種亞洲食品供大眾品嚐，藝術家們將表演中國、日本、韓國、越南、泰國、印度、柬埔寨等國文藝節目。

此次籌款晚會所得票款將資助非牟利的華美福利會，以更好地為波士頓地區的亞洲移民和難民服務。

《亞語電：華美福利會，（617）426-8482，密西沙加 80 Tyler Street, Boston, MA 02111。支票抬頭：Asian American Civic Association。

第三屆中華亞細亞網球賽

繼紐英倫盃籃球賽後，第三屆中華亞細亞網球賽，也即將於六月十三日（週日）假 MIT 網球場開賽。中華青年聯誼會自即日起受理各界報名。

本屆比賽共取十六支隊伍，每隊限兩人組成。聯誼會會員報名費每人十元，非會員每人十五元。主辦單位提供午餐、飲料及網球。報名截止日期為五月二十八日，以報名費收件日期為準。

有關活動細節請電洽中華青年聯誼會：（617）876-2381。

卡拉 OK 晚會

彩虹交流協會於五月二十九日，星期六晚七時半至十一時半舉辦卡拉 OK 交誼舞會，讓您享受一個愉快、輕鬆、友誼的夜晚。地點在僑教中心，門票五元。

社區少年夏令營

華人服務中心，社區外展服務部與 Agassiz Village, Maine 合作供給少年夏令營，凡少年想接觸在美夏令營生活者都可報名參加。

年齡：七至十二歲

地點：Oxford Main (緬因省)

日期：（每兩星期作為一期）

（一）七月一日至七月十五日

（二）七月十五日至七月廿九日

（三）七月廿九日至八月十二日

（四）八月十二日至八月廿六日

費用：原價每期 \$300 但由華人服務中心保送者折扣如上。

報名費：\$20

手續：（一）申請表；（二）醫生檢驗表；（三）收入證明

交通：夏令營會派巴士接送營友（來回波士頓及緬因省）

這夏令營將會給你們的孩子（有群體生活的經驗）（二）學習自己獨立、自主；（三）增加日常生活的應付方法和技能，同時能調劑一個炎熱的暑假，讓孩子們有機會過一個快樂的夏天。

南灣青年會健康計劃

南灣青年會華埠健康開端計劃自六月七日起為社區開辦兩項活動：

（一）婦女健康教育和支持組；

目標是有齡婦女（十五至四十四歲）的營養與健康。

（二）少年健康和就業預備組；

始於六月七日，主要內容是營養學、就業諮詢和生理健康，對象是十五至十九歲的男女少年。

青少年暑期工作申請

波士頓社區發展行動組織（ABC D）現接受青少年就業及培訓計劃暑期工作申請，此計劃為十四至二十一歲的低收入家庭青少年提供工作經驗和學習有用技能的好機會。該組織可望在七月六日至八月二十日期間為數以千計的青少年提供每週約三十五小時的工作和有關培訓。

想申請的十四至二十一歲青少年可到住處附近的 ABCD 中心或城區總部填申請表，申請人請帶綠咭或社交安唔。詳情可電：367-6000 轉 780，或到滿街 178 號二樓的暑期工作（Summer Work）總部索取申請資料。

中華耆英會

健康生活講座

老人日常健身運動介紹

時間：五月十九日中午十二時

地點：唐人街康樂樓

本活動由波士頓社區發展協會（ABCD）贊助，邀請女青年會（YMA CA）運動健身部主任 Ali Coffey 主講並示範有益老人日常身心之簡單健身操。

糖尿病所引起之眼疾

時間：五月二十四日中午十二時

地點：唐人街君子樓

本活動由麻省公共衛生部（Department of Public Health）贊助，下邀請眼耳鼻喉之方醫生主講，方醫生精通中、英文，將針對患有糖尿病之老人常見眼疾作一簡單介紹。

歡迎大家參加以上之活動，若有疑問請電：（617）423-7660 君子樓或（617）642-7458 康樂樓查詢。

徵義務英語輔導員

大波士頓中華耆英會招募義務英語輔導員，為初學英文者每週提供一個半小時輔導，時間自選，無需教學經驗。有興趣者可於週一至週五的上午八時至下午四時半向 Wendy Lam 詢問，電話：423-7660。

募款餐會

中華耆英會年度募款餐會謹訂於五月二十六日（星期三）晚六時於華埠龍鳳酒樓舉行，歡迎各界人士與公司、團體踴躍參加以支持本會工作。

中華耆英會是麻州唯一以服務華裔老人為主的非牟利性之社會服務機構，在透過本會三中心和外展服務下提供社會服務、營養午餐、老人日間護理中心、聯誼中心、文康活動、講座、生命線等服務。

上敘各項服務經費大多來自善心人士贊助及公眾捐款。由於麻州持續性之經濟衰退，來自公眾經費及捐款日益減少而另一方面高年華裔老人數目增加之情形下，尤需各界善心人士、團體、公司行號之贊助以籌募服務基金以作服務之推展。此次募款餐會票券費用如下：

榮譽團體券：每席一仟元

團體贊助券：每席伍佰元

個人榮譽券：每位一佰元

耆英之友券：每位三十五元

耆英優待券：每位十五元

歡迎各界人士、團體、公司行號踴躍贊助以支持本會工作，如有疑問或有購買贊助券可洽向本會三中心或電：（617）423-7660 洽詢。

華人前進會

紐約一日遊

五月二十二日（星期六）集合開車時間：上午七時正。集合地點：唐人街（所物銀行門前）。離開紐約時間：晚上七時正（唐人街）。來回車費：會員/小孩：\$30 元；非會員：\$35 元。如果你想到紐約去購物，探親或辦事，請來華人前進會報名。

工人互助中心聚會

五月二十三日（星期日）下午一時至三時，中心將利用這個機會與新舊工友見面，並談論一下有關工人互助中心近期的工作，及有可能推動的計劃，希望工友們能抽空參加。到時將有茶點招待。

廣州話班

我們正在密鑼緊鼓籌辦第二期的廣州話班，希望能在六月份開課。現時快將結束的第一期廣州話班，成績非常之好，每一位學員都有學習和應用廣州話的機會，他們除了學習外，也透過前進會對社區加深了一些認識；我們極之希望有更多的土生或在這裡長大的年青朋友來參加這些班，好讓他們藉著認識華人社區，從而有興趣給予更多的社區活動。如果你所認識的親戚或朋友想學習廣州話，請致電來與駱理德聯絡。電話：367-7468。

尼加拉大瀑布

多倫多一四天遊

日期：五月二十八日至五月三十一日。費用：成人：會員 \$289；非會員 \$249。小童：會員 \$119；非會員 \$129（與兩大成人同房）。三天行程包括：觀賞在美加邊境，世界聞名的尼加拉大瀑布。乘坐仙女船去觀看由馬蹄瀑布，新娘面纱瀑布所組成的大瀑布近觀。參觀花壇公園。到多倫多市海濱遊樂場，可欣賞電影、音樂表演、兒童節目、工藝品展覽及各式食物等。參觀市府，世界上最高的建築物 CN 塔；前往華埠享用港式點心，到安省奇幻樂園遊覽，欣賞百老匯式歌舞，可嘗試各種刺激的驚險玩藝。並遊覽時間廣場等。三晚都在豪華酒店住宿。詳情請電：367-7468 查詢。

工友聯誼活動

華人前進會工友互助中心由現在起，每逢星期二下午一時至三時，訂為工友聯誼活動的開放時間。內容有乒乓球、象棋、錄影帶欣賞和書籍閱讀，不拘形式的談天說地為主。地址在波士頓華埠林肯街一六四號二樓。歡迎各界人士，特別是餐館、工友、失業待業工友、退休工人、新老移民踴躍參加。讓我們結識新朋友，適應新環境，取得新進步。電話：（617）367-7468。聯絡人：張福全，駱理德

屋街集市

昆士學校社區校委會將舉辦第七屆屋街集市，時間是六月五日（星期六）上午十一時至下午二時，免費入場，活動有兒童遊戲、籃球比賽、畫臉、食品、及家庭娛樂等。也有選民登記和英語第二語言課情況諮詢。屋街（Oak Street）位於華埠南灣區的夏利臣街和華盛頓街之間，輪椅可達。詳情電：635-5129。



舞蹈家·承第一版

林娘姨小時候好動，愛好多種體育活動，競技成績卻不理想，便學起了芭蕾舞，但又生了病，因而母親認為跳舞有礙她的健康。加上台灣也與香港一樣，存在看不起舞蹈專業的觀念，她進大學學的是土地資源專業。大學畢業，她卻進了台灣陽明民族舞蹈團，該團曾在中南美等地巡迴表演中國民族舞蹈，林娘姨在該團不僅教舞、編舞、跳舞，還兼管服裝、道具等一切雜務。七十年代，她在台灣看了美國舞蹈家表演的現代舞，她發現這才是自己的興趣所在，便來美國伊利諾大學學習現代舞並獲碩士學位。畢業後她曾參加芝加哥一間舞蹈公司，並先後在芝加哥、弗吉尼亞州和康乃狄格州教舞蹈。也是為了與丈夫團聚，林娘姨於一九八九年才來到波士頓。

林、陳二人是伊大舞蹈系的先後同學，以前卻並不相識，在美國的現代舞行列中，她們是少數華人演員，雖都與美國同行合作過，但不同的文化背景和舞蹈風格，使她們更多是以獨舞來表現心中的感想，有時不免有孤獨感。直到她們在波士頓相遇之後，相似的經歷與共同的志向使她們開始了合作，而且配合得相當完美。她們二人都有中國民族舞的基礎，也曾任美國教授和表演過中國舞。但她們認為，中國民族舞在美國的觀眾有限，何況只要中國演員的東方面孔一出現，不管你是否跳中國舞，觀眾都會認為你表現的是中國風味。她們力圖在自己的東方特徵上融合進更多的西方精神與舞匯，向美國人顯示中國人也有很現代的一面。因此，她們更偏愛以現代舞來表現自己的靈魂境界。

陳孝晶和林娘姨的舞蹈往往是東方文化各佔一半，純東方的傳統題材，卻用上純西方的現代舞蹈，像最近參加舞蹈之傘演出的《萌生自石》，就是用現代舞的技巧與多媒體藝術的前衛表現形式，來展現中國古代的壁畫與雕塑。林娘姨還自己設計並製作了服裝。她們說，在國外的博物館中見到缺頭少臂的中國古代菩薩和雕像，心中曾有無比惆悵，感到這些文物本應坐在中國的寺廟中，而不應呆在這個不屬於自己的地方。進而也聯想到自己和海外的華人，或許也只有回歸自己的故土，才有腳踏實地的感覺。無頭的佛像在寂寞中掙扎，飛天的仙女在騰飛中回歸。她們古老的東方靈感與時新的西方舞技的創意，在觀眾的熱烈掌聲中得到了認同。兩名舞蹈家都深感亞裔藝術家在西方國家從藝之路不易，相比之下，

祝攝影家趙羨薄先生 大陸等地巡迴個展成功

梅宇國

趙先生可說是一位餐館業成功人士，與他交往了一段時間後，才知其在藝術領域上亦有其頗高的造詣和審美觀，特別在攝影方面，更有其成功的獨特個人造藝。他經常出入於美術館、博物館，飽覽世界各國一流的藝術品，使其更有《一覽眾山小》的藝術眼光，固而高的藝術修養，就有高的藝術品出現，影響其整個攝影過程。筆者在匆匆溜覽了他往北京影展的作品後，深深為其中所營造的意境所嚮往。趙先生雖然不擅畫畫，但卻鏡頭當筆寫出了不少令人流連咀嚼的畫面。有如印像派大師筆下的《荷塘殘秋》集成一點，筆成一線，斑駁交織，點與線聯成一個動人的樂章，而開闊的蓮塘就如一個舞池；有如水墨畫大師筆下的《湖中小林》，背景是大筆一抹的青山，然後小筆小筆地描寫那屹立在四週水中的枝枝小樹，《小線》與《大抹》形成強烈的對比。再有如《殘荷》，正像宮廷畫大師之筆，白玉色的荷花就要謝了，卻未知香歸何處，恰逢碩大的蓮葉托捧，載為一落下來花瓣。落了幾瓣的荷花，直挺挺的在那裡，向殘秋交待她的殘缺……用這麼多的詳細描寫，去敘述荷花的無奈。

充滿畫意之作是趙先生的拿手本領，而詩情之筆卻又處處可見。《冰韻》是描寫流淌著的河水，經受不住嚴冬而即時冰結了，那晶瑩片的表面卻正好刻下那一刹那，有如投下一石塊，在湖面所激起的漣漪，一圈圈的被記下來了，《浪之歌》是描繪那一堆堆連綿的沙丘，有如海中之小浪，一波連一波，而在趙先生的手下忽然停住了，那闊闊的線條，彎彎曲曲的正是浪淘沙所寫成的旋律。《雪中行》雖然有濃郁的生活性，但趙先生卻用詩般的手法攝取鏡頭。你看那白白的雪片，慢悠悠地飄著，週遭物體都銀裝素裹了，一片純白色的世界，一位穿著白衣的少女，把自己的身影融入裡面，而留下一個個大變小的腳痕，伸向那白茫茫的盡頭……趙先生善於捕捉生活中的小節來表達其情感。為攝影一只天鵝，正好捉住天鵝張翼欲飛的瞬間，兩翼又開，儼如那堂堂的音樂會指揮大家，這是個喝采的特寫鏡頭！如《觀與影》畫面一條繩子一動不動地在幹甚麼？任憑風的吹襲、雨的淋洗、日的曝曬，還是點點的那裡，而為自己留下一條長長的影子，是對甚麼的一種記憶？還有那一幅有趣的小景，趙先生為他注目的遠山戴上一件棉茸茸的帽

子，不知甚麼時候，剛好那朵白雲像一頂帽，忽然停在那山頂上，給趙先生用相機捉住了戴在那山的頭上……這正是筆者捷足先登，看了其作品後所憶述的些少相片內容，但其展覽有七十多幅作品，還有多精彩的東西在後頭呢？可惜其已乘飛機走了，我卻不會把趙先生的所有作品攝進鏡頭中，或聚在筆底。趙先生因對攝影藝術濃厚興趣和熟練的技巧，很早就頭角嶄露了。五十年代初期在廣州讀書時和初來美國時就屢獲首獎，香港名攝影家陳復禮為他的知交，然後在一九八五年獲得Peabody Museum of Salem 的青睞，邀他在那裡辦了一個個人攝影展覽，並且全部作品售罄，譜寫了華人攝影家在美國博物館辦個展的先例。可惜趙先生為人非常謙遜，始終不讓其成績見報，至今鮮為人知。而今年五月十二日，受中國中央工藝美術學院之邀，將往辦個展十天，把自己的成績向出生地的人民匯報，並往上海聖約翰大學、廣州畫院、香港、台灣等地辦巡迴個展，這應是波士頓地區華人藝術界、全美華人藝術界的一個好消息，特別是對這裡沉寂的華人攝影界的一個鼓舞，在這裡，僅祝趙先生中國之行巡迴個展成功！

舞蹈和樂樂藝術家的命運可能比戲劇電影演員還好一些，亞裔戲劇電影演員因形象限制可塑造的角色有局限性。而舞蹈和樂樂卻不需語言表達，也不大在乎外形特色，像美國各著名芭蕾舞團中都有很出色的亞裔演員，但從事現代舞蹈的華人演員卻不多。她們認為，儘管我們要保持和宣傳自己民族的傳統，但必須首先獲得所在社會的認同，也就是要以美國人能容易接受的方式去表現傳統的內涵。這就是她們正在做的！

清宮宴·承第四版

席，並於五月三日在唯綠餐廳舉辦清宮宴點品和製作演示。據總經理介紹，餐宴的全部原料調料都是就地取材，美國各類食品豐富且質地新鮮細嫩，但有些食品調料的口味與國內的有所不同，而且也沒用甚麼珍禽異獸奇菜，因此這已是大眾化了的宮廷宴。師傅們將普通的雞鴨魚肉菜蔬精工細製成美觀的可食工藝品，每個菜不僅要有美味，還要有美形和名，這才反映了所謂清宮宴的特點。

正像林苑的劉南先生所說：皇上吃的不是世上最美味，但這種形式確是皇家宮廷宴，也可能有些賓客並不喜歡每一道菜的味道，但不管你喜歡與否，這也是皇家宮廷宴。令林苑美食東主林莎利感嘆的是

仿膳師傅們細心製作飯菜的敬業精神。她若干年前曾在北京嚐過仿膳宴，但這次親眼看到師傅們如何烹製，才體會到御膳烹飪與一般燒炒的不同。像製作慈禧御點碗豆黃、薑豆卷、全是用整粒的碗豆、薑豆經過煮、瀝、磨、拌等工序，再加糖加料製成細膩的粉，而不是用現成豆粉來做的。雞片銀耳在一些中餐館并非名菜，但在名廚們手下，雞肉塑成一只只小雞，圍成一圈注視著一大朵銀耳堆成的白牡丹花，起名為「鳳戲牡丹」。為常見的原料賦予不尋常的形與名，才是宮廷宴工夫菜的特色。

為準備供九十人吃的一場晚宴，六位仿膳師傅要忙上整整十五、六個小時。所有的熱湯大菜是由紅案廚師長、特級廚師雷偉和兩位紅案一級廚師保和平和陳衛兵掌勺烹調；而各類冷菜拼盤皆出自冷盤廚師長、特級廚師徐德政之手；麵點廚師長、特級廚師王學孔和麵點一級廚師梁麗娟則是形式式精製果点和冷熱御點的製作人。

美國客人們雖不見得人人都喜歡每樣菜點，卻都很欣賞宮廷宴的製作形式。飲食簡單化的美國人由此才認識到吃飯也是一種文化藝術。而帶著挑剔眼光前來品嚐的華人賓客，特別是本地中餐業人士，則對宮廷宴各有評論。但無論如何，宮廷宴作為一種中華文化傳統，能夠在海外宣傳弘揚，是值得全體華人高興的事。



(可德先生 ~ 到會酒席部主任)

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# 當年清朝宮廷宴

## 進入尋常百姓家

朱偉憶

繁花盛開的五月，正值亞太裔傳  
統月在全美開展正際，中國北京仿膳  
飯莊的名廚高手一行七人來到波士頓，  
這是他們訪美巡迴演習清代宮廷  
烹飪藝術的第十二站。自五月二日  
至四日，他們分別在哈佛和哈佛兩家餐  
廳擺設清代宮廷宴席和做清宮點心  
及示範表演。

慕名而來的賓客們與其說是來吃  
飯，不如說是想見一下久已聞名的  
清宮宴是何樣子何味道，當然也想知  
道仿膳的來歷。

### 從御膳房到仿膳飯莊

清朝的末代皇帝溥儀是個世界聞  
名的傳奇性人物，他在其著名回憶錄  
《我的前半生》中曾憶起當年在宮內  
進餐時的情景。所謂的真龍天子皇上  
用餐不能叫「吃飯」，而稱之為「進  
膳」，為皇帝做飯燒菜的廚師和廚房  
，因之被稱為「御廚」和「御膳房」  
。被禁固在北京紫禁城中的傀儡皇帝  
溥儀，仍享受著皇廷的一切排場，一  
日三餐並非為了餓飽肚子，而是將奇  
禽異獸山珍海味烹成藝術品般的各式  
菜餚，端上桌來向皇帝現寶。幼年溥  
儀其實很厭惡這繁冗冗長的進餐儀式  
，他並無胃口品嚐盛筵是否美味可口  
，往往是餓眼瞞瞞的胡亂塞幾口，就  
逃之夭夭。這可難為了御廚們，為對  
付皇上，他們與其將菜餚燒得好吃，  
還不如將其弄得好看，先讓皇上看得  
入眼，才能吃得入口。

在特定環境中練就的御膳手藝便  
有別於中國各流派烹調法。其特點之  
一是原料種類繁多，以顯示統領萬物  
的皇權，因此無論天上飛的、地上跑  
的、水裡游的、或是生長在天涯海角  
的，只要是可食之物，不管是否味佳  
，都取來入宴。第二是做工精細，注  
重色與形，無論葷食素菜，往往都靠  
切、雕、塑、貼、擺、架等方式做成  
形形色色的圖案或形像，並取上個好  
聽的名字。這也是宮廷菜餚的第三個  
特點，即它們不僅各有美名，背後還  
常有段故事或傳說。所以欣賞所謂的  
宮廷宴，不僅要嚐、要看、還要聽。



琵琶大蝦

如果了解有關歷史或典故，也許未  
必覺得某些菜有何特別，但若深入細  
探其背景，就會覺得清宮宴和御膳房  
的歷史也與末代皇帝一樣富有傳奇色  
彩。

末代皇朝被趕離京城後，御膳房  
的廚師們流落民間，後來其中一些不  
甘讓自己的手藝被埋沒之人開辦了家  
小飯館，不敢再冠之以「御」，便起  
名為「仿膳茶舍」，即模仿御膳之意  
。這已是七十多年前的事情了。而這些  
御廚出身的烹飪藝術家的手藝和他們  
製出的不同尋常的宴席，受到民國以  
後的歷屆達官貴人和當權人物的賞識  
。「仿膳」得以從小小的茶舍發展到  
較大規模的飯莊，御膳房的手藝也一  
代代流傳下來。

中共當政之後，仿膳飯莊遷入了  
當年的皇家園林北海公園，雖然該公  
園向民眾開放，仿膳也宣稱要為人民  
服務，但就其精工細料高價的特點，  
並不是一般老百姓能享用得起的。所  
以仿膳飯莊實際上仍一直是專為高幹  
階層服務的「現代御膳房」。使御廚  
傳人們大顯身手的時候是招待外國貴  
賓的國宴，滿漢全席等奢華宴席的烹  
製技術也就這樣作為中國傳統烹飪藝  
術被繼承發揚。

### 宮廷宴走向大眾化

隨著中國大陸的經濟改革開放，  
已過了求溫飽、圖小康階段的中國平  
民百姓，也開始追求享受奢侈高貴  
的生活。仿膳這樣一家貴族飯莊，近年  
真正敞開為民眾服務的大門，只靠北  
海園內的一家老店已供不應求了。目  
前北京已有五家仿膳分店。日本東京  
也有了一家仿膳飯莊。清宮宴席不僅  
進入了中國百姓家，也向海外推廣。

也許中餐人士都有共同體會：  
外國貴賓的口味好對付，而中國百姓  
的嘴巴卻難調理，仿膳的清宮宴席也  
是如此。當年凡去中國訪問並嚐過清  
宮宴的外國來賓，從國家元首到閣僚  
商人，幾乎沒有不滿意而歸的。而那  
國宴的級別水平與成本實際上又要比  
近百年前的清朝皇宴高得多。像黃雀  
的舌尖做成的雀舌繡球，不管雀舌是  
否真比雞鴨舌或是牛豬舌味道更美，  
也讓食者覺得此菜的水準真是非朝廷  
宴莫屬了。

然而，面對民眾日益增長的市場  
需求，如何讓普通百姓既嚐到地道的  
御膳菜餚，又不至於付價太高，是仿



仿膳的六名廚師與身穿清朝宮女裝的領隊龔桂英

膳面對的新課題。無論從降低成本，  
還是從保護野生動物角度出發，仿  
膳宴也不再能總靠珍禽異獸來做原料  
了。御廚傳人的新生代不斷嚐試以傳  
統御膳方法烹製普通的葷素菜餚。

另一方面，如今百姓的衣食水平  
甚至比百年前皇上還豐富得多。有些  
很傳統的宮廷菜餚，反會被今天的食  
客們認為有欠水準。仿膳飯莊正力圖  
根據現代人的口味和要求改進傳統技  
術，做到推陳出新。俗語說：眾口難  
調。所以儘管仿膳飯莊已在海內外名  
氣很大，但要讓每個人都對其菜式  
與服務感到十全十美也是不容易的。

### 師傅們練的是工夫菜

仿膳飯莊之所以一直被公認為是  
中國最高烹調水平的代表之一，是因  
為該飯莊對廚師的培養考核相當嚴格  
。

仿膳技藝是早年的御廚們從宮中  
帶出來，再一代代傳身教地教授給  
徒弟們，如今主持仿膳的師傅們已是  
第四代傳人。他們都畢業於烹飪專科  
學校，然後又在仿膳拜師學藝，並經  
過國家廚師級別考核。目前北京的仿  
膳飯莊有職工一百七十餘人，包括四  
十多名廚師，其中國家特級廚師佔百  
份之十三，二級以上的高級廚師多達  
百份之八十。近年來飯莊採用了日本  
進口廚房設備，使設施現代化，這些  
條件使仿膳成為北京僅有的兩家特級  
餐館之一。

這次仿膳廚師們組團來美，旨在  
與美國中餐業同行們交流技藝，同時  
了解美國人對中式餐宴的要求並探尋  
在美國開設分店的可能性。

在二月二十三日至五月十九日的  
三個月內，他們在美國的十三個大中  
城市的十五家餐館中演習清宮菜式烹  
飪，引起很大的反響。舉辦這次交流  
活動的中美經濟文化交流服務公司的  
龔桂英先生說，美國的中餐業聚了中  
大陸、香港、台灣及星馬的各地風味  
，很有特色或創新，但也有些餐館的  
員工廚師缺乏正規訓練，甚至沒見過  
真正傳統的中國宴席應是什麼樣子。  
這次仿膳代表團就是要把宮廷宴的功  
夫演給海外的同行和美國人民。  
在波士頓地區，仿膳飯莊副經理  
龔桂英與六名仿膳廚師於五月二  
日和四日在林苑美食擺設清朝宮廷宴

·第五版·



朱偉憶攝

### 絲綢時裝美

#### 杭州美女靚

來自西子湖畔的杭州喜得實時裝  
表演隊，由喜得實時裝公司總經理譚  
中東率領，從五月十六日到十八日先  
後在本市華埠龍鳳酒樓和梭格斯的唯  
祿餐廳進行時裝表演。

喜得實絲綢服裝公司是大陸名牌  
絲綢面料及服裝製造廠之一，這次展  
示的服裝全部用真絲原料制作，既有  
仿古風格和具中國少數民族特色的傳  
統創新服裝，又有國際新潮和現代流  
行款式；既有雍容華貴的高雅禮服隆  
裝，又有簡便美觀的工作休閒運動裝  
。加上美麗如西湖仙女的杭州時裝模  
特們的表演，令到場賓客們看得目不  
暇接。



### 台灣電影《轟宴》



三位主角 Mitchell Lichtenstein、趙文瑄、金素梅。

波士頓美術館於六月二日至十三  
日舉辦第九屆波士頓同性戀者電影  
／錄影節。在六月二日（星期三）的  
映式上，晚六時將放映曾獲奧斯卡最  
佳紀錄片獎的《改變我們的觀念：伊  
佛林·霍克博士的故事》，晚八時將  
放映獲今年柏林影展銀熊獎、金熊獎  
的台灣影片《轟宴》。這部由李安編導  
的影片講述的是住在紐約的一位實為  
同性戀者的台灣青年為使父母滿意，  
而與一位來自上海的姑娘協議成婚。  
東西兩方兩種文化之間、異性戀與同  
性戀兩類愛情觀之間、老一輩與新一  
代之間、傳統意識和現代思潮之間的矛  
盾發人深省。

《轟宴》只在波士頓美術館演此  
一場，請勿失良機。票價七十元，老人  
、學生六元。

### 五彩繽紛



# 反對家庭暴力

## 保護亞裔婦女

五月十四日，亞裔庇護中心及推廣計劃在京都酒家舉行午餐餐會，號召各界人士支持並資助該中心建立亞裔婦女庇護所，反對家庭暴力和社會罪行。

餐會由中心主任陳清音、州長夫人羅鳳鳴以及李威儀女士共同主持。會場中掛著的大幅錦旗上，以英、中、東、韓、泰、越、日、巴、印、寮等文字繡上「家庭暴力是罪行，必須制止」的字句。

近年來，亞裔移民難民人口迅速增長，而其中一些人由於種種原因受到社會的歧視與迫害，亞裔內部、甚至家庭內部的暴力行為也有增長的趨勢。亞裔庇護中心的任務就是要教育亞裔認識自身價值，與社會的歧視和本民族弱點進行鬥爭；並為受暴力迫害者，特別是婦女兒童提供保護。

社會各界對亞裔庇護中心籌款表示出極大熱情，本次餐會上也有許多與會者當場填捐款單。該中心希望社會資助下，能盡快積夠資金，完善設施，並於一九九四年正式為受家庭暴力迫害的亞裔婦女提供棲身場所。



州長夫人羅鳳鳴在亞裔庇護計劃餐會上發言

### 亞裔社區反家庭暴力的宣言：

- 家庭暴力是罪行，必須制止。
- 家庭暴力摧毀人類自尊。
- 暴力破壞家庭幸福，威脅社區。
- 對付家庭暴力是個難題，現正需雙語文化教育及適當服務去喚起注意。
- 家庭暴力對家中每一成員都有影響。
- 暴力行為禍及家中每一個成員，任何有此罪行都不被接受。
- 孩子有權在安全、健康、及沒有暴力之家庭中長大。
- 我們需要一安全、快樂、健康的家庭，不能容忍暴力行為在家中出現。
- 以暴力在家中發洩焦躁、不滿情緒是不可以原諒的。
- 無人該受毒打。



## 美洲銀行籌股截期臨近

## 優惠亞裔投資成為股東

將於七月正式啓用的美洲銀行，是一家由亞裔籌辦，專為亞裔服務的社區銀行。銀行除了為本地亞裔提供存款、借貸、信用等金融服務業務外，還將與亞洲各國和地區的銀行開展合作，以提供國際貿易信用狀、國際電匯等服務。可為與亞洲各國有貿易或金融往來的銀行儲戶提供很多方便。

無論是在對在美亞裔，還是對亞美間的商貿金融往來，或是對促進亞洲國家的經濟開發都是有好處的。

目前，美洲銀行籌集的股金離開所需的七百五十萬只差五十萬元，而許多社區人士仍熱心關懷籌股活動。五月十日晚，美洲銀行在龍鳳酒樓舉行餐會，向關心銀行的社區人士介紹籌備進展，並宣傳進一步招募股金。

美洲銀行在正式啓用之後，更歡迎廣大亞裔儲戶存款或開展借貸、信用等金融業務，該行將對亞裔社區人士提供特別優惠服務。

該行董事長陳文惠表示，亞洲地區正處於經濟發展時期，尤其是中國大陸近年的經濟發展速度很快。而在美國的許多亞裔又都與亞洲國家有密切關係，開設一家為亞裔服務的銀行

，最低額僅為一萬元，在華埠居住、工

作或開業的人士還享有可最低投資二千元的優惠，以為更多的亞裔創造為本社區作貢獻，同時為自己建立銀行股份的機會。美洲銀行的招募股金截止日期為六月十五日，有意認購股金者需在此日之前與銀行聯絡，以免錯過成為股東之機會。該行地址在華埠尼倫街十七號，電話：695-2800。

## 華埠清潔日

## 大家來參加

每年一度的波士頓華埠清潔日將在六月五日星期六舉行，時間是上午九時至下午一時，聚集地點北必珠街夾夏利臣街所物銀行前。清潔工作包括掃拾垃圾、清洗街巷及牆壁。

華埠的居民、商人、工人、客人應積極參加清潔日活動，居民和商戶負責清掃住宅舖戶之週圍及行人道。也希望住在華埠以外的華人及關心人士出任義工，這是一個為華埠服務的好機會。參加者有午餐招待，報到時請拿餐券，自晨七時至下午四時可在板街/華盛頓街(Pine St./Washington St.)停車場免費泊車。

北美各地的華埠都被認為清潔而背上壞名聲。為改變華人與華埠的形象，使華埠保持清潔是每一個華人的責任。華埠清潔日作為一項社會活動，不僅會改變華埠的衛生環境景觀，也是在對新老華人移民及後代們進行愛清潔、愛華埠的教育。

有關華埠清潔日的詳情可電話：社區議會，426-8858 聯絡人胡國新。另外，為使清掃工作順利進行，在六月五日上午八時到下午一時，請不要在華埠的尼倫街、益士街、夏利臣街、泰勒街、乞臣街及必珠街等處泊車。

## 工友示威

奧瑪爾攝

為抗議製衣廠《時裝甲》和《時裝乙》的華人東主 Philip 黃對工人的剝削，國際女服工會組織工友於五月十八日下午在華埠潮沙街(108 Chauncy St.)的《時裝乙》衣廠前示威，以爭取權益。

## 華人前進會舉辦

## 國際勞動節慶祝會

華人前進會在五月一日舉辦了國際勞動節慶祝會，有近百名亞裔、西裔各行各業的工友歡聚一堂，互相祝賀，共同渡過了一個愉快的節日。

中國駐紐約總領事館、吳鴻儒副總領事，率領僑務組成員多名，特地由紐約驅車前來波士頓，參與此盛會，問候僑胞，解答僑務問題，並放映來自家鄉的影片《祖屋》，使到僑胞一解鄉愁，倍感溫馨。

前進會主席李素影在會上表示：五一國際勞動節的意義就是工人階級團結起來，挺身而前，捍衛自己的尊嚴和勞動價值，制止殘酷的剝削，取得了輝煌的勝利。今天「勞工神聖」的觀念已深植人心，任誰是如何冥頑不化，也不可以肆無忌憚地蔑視勞工階級了。

會上，十多名來自西裔移民權益中心的西裔勞工朋友與前進會工人互助中心代表介紹了各自社區內勞工界的各種情況，他們都覺得大家的共同目標都是一致的，今後應加強聯絡，互相支持。

前進會工人互助中心更在會上作了近期的工作匯報，講述了當前的經濟形勢，失業情況對社區的嚴重影響。因應這種形勢，工人中心嘗試尋求各種的解決辦法。

並擬定在稍後本月二十三日星期日下午一時，在本會址繼續召開一個勞工階層，失業工友行動起來，積極參予社區經濟發展，謀求就業出路，討論大會，集思廣益，去推動爭取工人權益的活動。

華人前進會供稿

## IMMIGRATION LAW ROBERT J. GAYNOR

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- ★ Deportation Proceedings

- ☆ 永久居留 ☆ 工作許可
- ☆ 遞解出境辯護 ☆ 入籍
- ☆ 投資移民 ☆ 勞工紙

特惠舢舨讀者：第一次面談免費

## 意外受傷怎麼辦？

- ★ 因工受傷 ★ 汽車意外
- ★ 不慎跌倒 ★ 火警受傷
- ★ 鉛中毒

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## 華埠新聞

## 本期增設



C地段·承第一版

況。也有社區認為若紐醫可將補償金提高到三百五十萬元，則可接受此方案，還有社區仍在考慮。

五月十一日下午，華人前進會、亞裔文化中心及昆士學校社區委員會三個反對建停車場的組織，在昆士學校飯堂舉行社區會議，以徵集居民及社區人士對C地段該做何用的意見。會上，上述三個組織的負責人李素影、劉仲岳、梅大衛分別介紹C地段事件始末，許多居民紛紛發表意見或提問。

來自洛克百瑞區杜德利街社區組織的非裔代表若·惠汀頓先生說：數年前他們也曾為自己社區的土地而鬥爭過，因此認為華裔社區通過這場鬥爭所獲得的，不僅是一塊土地，而是社區的權力和少數族裔的地位。他還算了一筆賬，紐醫若在此建約四百五十五個車位的停車場，按每日每輛車收費十元計，一年的工夫就可掙回一百八十萬元，所以付這筆錢對他們來說是區區小數，但所奪去的卻是華人社區的團結一致和爭取權利的信心。

在一些社區人士的宣傳下，華埠居民反對紐醫建停車場的呼聲日益高漲。越來越多的居民，不論男女老幼都在關心此事，因為它涉及自己的家園、安危和利益。大家拭目以俟的，是五月十七日晚華埠社區議會的最後決定。

社區議會仍多數贊同

五月十七日晚在中華公所舉行的華埠社區會議吸引了社會各界的目光，參加者除社區議會成員外，還有各社團組織的人員、波市重建局和紐英裔醫務中心的代表等，華埠居民更是扶老攜幼，踴躍參加。

會上，社區各界代表發言積極，多持反對意見，主要觀點有：

(一)停車場是對週圍環境、交通、居民安全和生活都干擾極大的設施，不適於建在人口稠密、交通已相當擁擠的華埠。就算用錢款賠償土地和損失，一些社區機構可拿了錢另尋址，但週圍的居民還得住在這裡忍受永久的空氣噪音污染的損害。

(二)社區不應只見眼前這一筆錢，應考慮整體社區民衆的需要。華埠至今沒有供民衆活動的適當場所，將這最後一片土地保留給未來的社區

服務中心十分必要。錢可以積攢籌募，而土地失去卻永久不再回來。如果一時無經費建社區中心，可將這片地先辟作公園或籃球場，對華埠的受益也比建停車場要大得多。

(三)紐醫多年來一直在醫食華埠土地，卻從不為華埠謀利益和提供服務，並不是華埠的好鄰居。例如去紐醫看病的華人都遇到與醫護人員語言交流的困難。很難理解，一座位於華埠的醫院卻沒有為華人病員服務的華語翻譯。有時該院招義工做翻譯，雖然許多義工願為華人服務，但也為紐醫的作法感到氣憤。華語翻譯本應是紐醫不可缺少的一項正式服務，為何只讓人們盡義務來做。

紐英裔醫務中心和波市重建局的代表在會上作了講解。據紐醫解釋，該車場將作為收費公共停車場，而不為本院職工服務，收回的首批資金將予市重建局作為華埠發展基金。而市重建局則希望儘快售出或租出土地以回收資金，一些華埠社區組織也因得不到補償而採取折衷態度，認為與其空置土地，不如得此現利。

華埠社區議會最後是否同意紐醫在C地段建停車場而舉手表決，結果到會的十七名成員以十二票贊成、二票反對、三票棄權而通過了此案。C地段上是否真會出現一座八層高的公共停車場，華埠居民們仍在拭目以待！

朱偉憶

C地段



社區簡訊

李維處長到任

北美事務協調委員會駐波士頓辦事處新任處長李維博士，已於五月十三日(週四)搭機抵達波士頓赴任。並於次日起在華埠及本市拜訪各僑界社團組織。

李維處長畢業於台大政治系，在美國維吉尼亞大學獲得哲學博士(外交)學位，曾發表中英文撰著多篇，亦曾在美服務多年，並於四年前參加甲等特考及格。以李處長的豐富經驗及學術修養，此次派駐文風鼎盛的波士頓可謂適才適所。

李處長已婚，育有子女各一，愛好閱讀、高爾夫球、及慢跑，歷任北美事務協調委員會駐美代表處諮議、外交部專門委員、部長秘書、行政院新聞局國際處副處長、外交部北美司幫辦、副司長。

陳家接獲波市捐款

為在麻州旅館泳池不幸喪生的陳氏三兄弟家人募捐的活動，得到大波士頓地區各界人士，特別是華人的熱心支持。日前，市長華人代表李健遠等人親赴紐約將募得的一萬六千元捐款交予陳家。華人社團領袖對陳氏兄弟遺體提供免費運輸的華特曼葬禮公司，協助募集陳氏基金的所物銀行及所有捐款人表示感謝。

交通泊車部募人

望亞裔積極申請

波士頓市府交通與泊車部正招募泊車表監管人員，職責是監管市內露天泊車表、查處違章停泊車輛等。此全職位置年薪二萬九百六十五元。申請者需有美國公民身份。

市長華人代表李健遠鼓勵亞裔積極申請此職位，他曾要求市府在招募人員時應根據亞裔人口比例顧用至少百分之五的亞裔，但如果没有或只有亞裔申請，便無法要求市府實現此目標。因此，廣大亞裔應主動申請，不要失去為自己爭得職位的機會。有意申請者可向社區服務市長辦公室或李健遠案要申請表，電話：635-3485。

中國民族舞班

中華廣教學校暑期開辦中國民族舞蹈夏令營和中國民族舞蹈班。

夏令營活動時間七月五日至七月九日為一期，每天下午四時至六時半，學員年齡十歲以上的少年兒童。本期教導苗族、藏族和新疆三個民族的舞蹈基本動作組合的集體舞，學員限三十名。學習期間前六名成績好的給予獎勵。免費參加即日起開始報名，電話：629-103，地點：廣教學校。

執教老師是本校舞蹈班教師王世旺先生，由他指定助教李嘉玲女士，本校舞蹈班和鄉土舞蹈團派出優秀學生進行培訓後參加輔導工作。

集體舞教材的編排由王老師根據海外少年兒童的條件和特點，並著重考慮娛樂性和普及性，通過舞蹈教育，促進身心健康和對民族舞蹈有初步的認識，讓參加的人在暑期獲得有益的收穫。王老師表示，以中國五十六個民族舞蹈為基本教材，今後每年將舉辦一次。

另開辦中國民族舞蹈班，分三個班，時間七月三日至八月二十三日，每星期六、日兩天上課，每次兩小時，共三十二小時課程，學費七十元，每班名額限十四名，即日報名。

普通班：10:00—12:00 學生未學過或學過一年舞蹈六歲至十歲。表演班：12:30—2:30 十歲以上有一定舞蹈基礎(排演三場舞劇《孔雀戀歌》雲南傣族民間神話故事)。

成人班：3:00—5:00 年齡不限，有一定舞蹈基礎。

音樂舞蹈晚會

一場名為「紅太陽」的音樂舞蹈晚會將於五月二十二日(星期六)晚八時開幕。來自大陸各專業文藝團體的一些歌唱家、藝術家將老歌新唱，舊曲重奏。還有卡拉OK舞會等活動。晚會門票十元，地點在貝福德中社區學院的校園中心(Campus Center, Middlesex Community College Bedford)。演出是八時至九時，卡拉OK與舞會將持續至凌晨二時。詳情請電：(617) 323-7809 或 (608) 462-1334。

舢舨

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出版預告

下期舢舨將於六月四日出版，需翻譯植字的廣告及社區活動欄消息請於五月二十八日前交本報處理，多謝合作。  
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\*Garment Union Fights Against a 'Sweatshop'  
\*Clinton Officials Melinda Yee Speaks at Asian Limbo Gala  
See these stories and more in the English section



余雪潔在亞美聯歡晚會上講演



## 亞美團結盛會

一年一度的亞美聯歡晚會於五月十五日在喜來登波士頓飯店大廈舉行。正在角逐波士頓市長的六位候選人出席了下午進行的以《政治領導與亞太裔社區——讓九三年之後的選舉不同以往》為題的討論。

晚間的雞尾酒會和盛大晚宴，有來自紐英倫地區的近千人士參加。這次晚會的聯合主辦者有關笑然、甄碧鳳和羅燕玲，由公共電視第五頻道的伍婉薇做主持人，邀請斯格特·哈士巴格、伊賴斯·巴蒂、韋德州長做特別發言。現任白宮總統事務辦公室特別助理的余雪潔女士主講《亞太裔在政府中的不同作用》。余女士在去年的大選期間曾任柯林頓／高爾競選的亞太裔政治事務全國主席。隨著美國亞太裔人口的增加和政治經濟地位的提高，也由於亞太地區的經濟騰飛，亞太裔對美國社會的影響力正日益增強。社會各界都感到亞太裔無論在經濟、政治，還是科技、工商發展中都是一



支不可忽視的力量。作為亞太裔本身，更應認識自我價值，把握時機，積極投身各項社會活動，真正發揮亞太裔應起的作用。

晚會上，韋德州長等貴賓還為一些亞太裔傑出人士授了獎。金碧輝煌的喜來登大宴會廳中，賓客們歡聚一堂，聆聽演講，享用晚餐，並彼此交流。這一場面宏大的聯歡活動以輕鬆的音樂和歡快的舞會為尾聲而落幕。

韋德州長表彰亞裔傑出人士

宋偉憶攝

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## 以西方舞表現東方魂

華裔舞蹈家陳孝晶、林娘娘的舞與人

宋偉憶

大幕拉開，幽暗深邃的舞台上，燈光焦點只聚在幾尊肅立的形像上。那襲襲襲身的菩薩和無頭的雕塑卻忽然開始舞動，如憂似怨地向觀眾們訴說著遠古而神秘的東方世界；還有那身披長紗的仙女，彷彿正當空飛舞，又似乎要回歸大地。

在波士頓著名的現代舞主辦機構《舞蹈之傘》組織的一台純現代派舞蹈節目中，竟有這樣一個取材自中國古代敦煌壁畫《飛天》的舞蹈。這個名為《萌生自石》的中國韻味現代舞的編導和表演者是兩位華裔女舞蹈家。

來自香港的陳孝晶和來自台灣的林娘娘似乎有許多相似的經歷與愛好。是舞蹈使她們二人相識並合作，但搞舞蹈她們卻都是半路出家。

生長在香港的陳孝晶幼年曾學過點芭舞，但並未持久。直到上中學時被一位教授舞廳舞的叔叔邀作舞伴，才涉身學些舞蹈基礎，也向一位台灣舞蹈教師學過中國民族舞，並又學了些芭蕾舞。但在香港，跳舞並不被認為是受尊重的職業，而只有學理工科技才是高尚。陳孝晶上了大學的物

理系，兩年後轉來美國繼續學習。獲得了物理學位之後，她卻在南伊利諾大學攻讀舞蹈藝術碩士，畢業後在大學教授舞蹈四年。一九七六年，為與在波士頓工作的丈夫團聚，她來到本市。在這裡，她很忙，有很多事要做。她是一所高中的全職舞蹈教師；還有自己的公司，既自己創作舞蹈并演出，也為孩子們教中國民族舞和現代舞課；另外，她還正在哈佛大學讀藝術教育碩士，馬上就要畢業。

華人舞蹈家陳孝晶(左)和林娘娘(右)

· 轉第五版 ·



## 華埠最後一塊土地該做何用？

C地段糾紛事出有因

在華埠靠屋街三十四號於屋街及那秀街之間有一片空地，在寸土寸金的市區，這塊稱作C地段的華埠最後一塊可發展空地就顯得極寶貴。近來，關於C地段該做何用的爭執牽動了華埠和整個波士頓。

幾十年來，在市政重建和鄰近機構擴張下，位於市區的華埠土地被一片片分割、蠶食、侵佔。而華埠由這些擴建工程所獲的利益和賠償，卻不足以彌補居民家園被毀或物業受損的程度。面對華埠這最後一塊土地又將被奪走的局面，許多社區人士與廣大華埠居民認為不能再忍氣吞聲，而應站出來為自己的權益講話。

C地段原屬華埠社區，六十年代市區重建時，上址建築物遭拆毀。以

後市政府曾一度將此地塊售給紐英倫醫務中心。一九八七年，紐醫建議在C地段興建有六百個車位的多層停車場，遭到華埠居民抗議，波士頓重建局與紐醫達成協議，批准紐醫購買華盛頓街邊土地來交換C地段，而C地段歸還市政府為社區發展之用。自一九八九年至一九九二年，市重建局與社區六個團體及華埠區議會設計了一項發展集資計劃，在C地段上興建一座五萬至九萬平方呎的社區服務中心，以安置華美福利會、華人青年會、華人前進會、亞裔文化中心、昆士社區學校委員會等社區組織。但由於無建該中心所需資金，此工程一直未動工，C地段也閒置至今。

有人提議，與其讓土地空閑，不如讓紐醫去發展，並為華埠提供資金

反對建停車場呼聲日增

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有三個堅決反對此一方案。因為一百八十萬元不夠建築原定的五萬至九萬平方呎社區中心，而較小的社區中心不能滿足需要。更重要的是，C地段附近有學校、托兒所、老人會及眾多居民，在此地建大型停車場，增加該區車輛流量，既污染環境，也威脅老幼居民安全，並會惡化華埠的交通狀

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